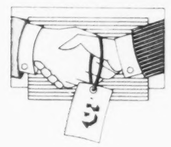
Top 300 Commercial Banks in Loans to Business

Dec. 31, 1985, Compared with Dec. 31, 1984
(Dollar Amounts in Thousands)



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Rank 12/85		BUSINESS LOANS Total 12/31/85	Total 12/31/84	Percent Change	Rank 12/31/84	Gain in Rank	TOTAL LOANS 12/31/85	12/31/84	TOTAL ASSETS 12/31/85	12/31/84	DOMESTIC BUSINESS LENDING Total 12/31/85	% of Total Business Loans	Interest Income 1985	Gross Int. Inc. 1985	Dom. Inc. As % of Int. Inc.	Gross Return 1985	1984
1	Citibank NA, New York	35,974,000	36,984,000	-2.73	1		78,472,001	72,185,001	138,625,000	120,054,001	10,692,000	29.72	1,275,000	14,460,000	8.82	12.08	13.57
2	Bank of America NT&SA, San Francisco	29,047,000	30,513,000	-4.80	3	+ 1	74,795,001	74,119,001	106,156,001	104,084,001	10,784,000	37.13	1,388,000	10,296,000	13.48	14.03	14.46
3	Chase Manhattan Bank NA, New York	27,749,431	32,054,955	-13.43	2		52,346,029	56,216,108	78,747,998	80,399,541	6,438,703	23.20	807,956	7,270,803	11.11	12.20	14.61
4	Manufacturers Hanover Trust Co., New York	21,444,592	23,862,272	-10.13	4		44,200,692	45,499,196	62,271,005	63,018,380	12,273,830	57.24	1,304,705	5,462,081	23.89	10.93	14.83
5	Chemical Bank, New York	16,045,078	16,558,030	-3.10	5		36,216,223	35,010,313	55,489,518	51,232,080	9,377,819	58.45	1,047,101	4,652,473	22.51	10.62	12.28
6	Morgan Guaranty Trust Co., New York	15,707,412	16,482,592	-4.70	7	+ 1	35,198,066	33,966,984	67,395,353	63,540,749	3,999,092	25.46	443,306	5,608,979	7.90	10.42	10.59
7	Continental Illinois NB&T Co., Chicago	14,054,617	16,486,417	-14.75	6		20,306,166	24,054,813	30,152,159	30,063,705	9,264,466	65.92	1,084,134	2,637,629	41.10	11.79	13.19
8	Bankers Trust Co., New York	11,976,597	13,045,713	-8.20	8		24,949,542	23,345,681	51,180,236	44,142,280	7,325,559	61.17	790,323	3,841,149	20.58	10.38	13.23
9	Security Pacific National Bank, Los Angeles	10,083,643	9,763,429	3.28	9		30,145,324	28,041,839	44,850,904	40,149,543	8,214,481	81.46	828,398	3,817,279	21.70	10.70	11.59
10	Mellon Bank NA, Pittsburgh	8,713,292	7,416,011	17.49	11	+ 1	16,951,080	16,007,548	25,434,329	24,597,584	7,549,897	86.65	695,649	2,008,568	34.63	10.09	13.46
11	First National Bank, Chicago	8,414,220	9,683,995	-13.11	10		21,123,067	23,217,128	33,369,471	35,041,579	5,343,160	63.50	608,967	3,269,246	18.63	10.54	12.34
12	First National Bank, Boston	8,275,373	7,231,884	14.43	13	+ 1	13,986,243	12,338,925	20,190,910	19,483,111	5,414,221	65.43	480,822	2,481,906	19.37	9.33	11.14
13	Marine Midland Bank NA, Buffalo	6,433,761	6,848,210	-6.05	12		14,753,875	14,996,721	22,450,370	21,677,969	4,292,841	66.72	431,595	2,090,451	20.65	10.42	11.43
14	Wells Fargo Bank NA, San Francisco	5,600,532	5,679,848	-1.40	14		20,155,534	19,069,185	23,501,636	24,025,070	4,714,504	84.18	501,068	2,463,250	20.34	11.52	13.27
15	First Interstate Bank of California, Los Angeles	5,449,294	5,072,377	7.43	15		14,726,352	13,608,684	20,608,479	20,041,590	3,938,002	72.27	437,901	1,954,596	22.40	10.87	10.58
16	Bank of New York	4,699,421	3,934,538	19.44	19	+ 3	11,124,440	9,313,132	17,659,787	14,714,330	2,249,086	47.86	197,096	1,246,512	15.81	9.19	11.85
17	RepublicBank Dallas NA	4,551,822	4,129,161	10.24	18	+ 1	10,115,990	9,600,083	15,795,848	14,378,377	3,873,649	85.10	353,933	1,269,296	27.88	8.81	9.22
18	Texas Commerce Bank NA, Houston	4,503,225	4,862,952	-7.40	17		7,061,296	7,249,330	11,625,165	12,142,159	4,007,158	88.98	360,203	905,394	39.78	9.40	9.73
19	National Bank of Detroit	3,862,416	3,247,337	18.94	23	+ 4	6,632,574	6,421,858	12,974,704	11,867,461	3,333,745	86.31	323,989	1,035,721	31.28	10.76	11.83
20	Irving Trust Co., New York	3,860,331	3,822,284	1.00	20		10,667,497	9,398,390	18,653,207	17,200,807	1,976,902	51.21	223,359	1,484,478	15.05	10.66	11.87
21	Crocker National Bank, San Francisco	3,817,055	4,953,133	-22.94	16	+ 5	12,141,567	15,647,871	18,998,645	22,000,855	3,580,753	93.81	414,892	2,048,492	20.25	10.96	12.61
22	National Westminster Bank USA, New York	3,591,344	2,816,805	27.50	26	+ 4	6,696,302	5,813,752	9,821,022	8,749,413	3,301,789	91.94	296,387	834,800	35.50	9.47	10.32
23	InterFirst Bank Dallas NA	3,515,201	3,683,056	-4.56	21		6,712,783	6,807,139	10,881,628	10,652,188	3,056,838	86.96	295,944	886,580	33.38	10.22	12.21
24	NCNB National Bank of North Carolina, Charlotte	2,934,106	2,409,285	21.78	27	+ 3	7,641,138	6,060,100	12,026,822	10,296,422	2,722,423	92.79	253,141	1,032,774	24.51	8.71	10.93
25	Seattle-First National Bank	2,915,727	2,937,475	-0.74	25		7,998,478	7,102,087	9,925,229	8,783,142	2,584,583	88.64	266,869	906,082	29.45	10.34	11.29
26	First City National Bank, Houston	2,810,288	3,377,182	-16.79	22		5,126,502	6,419,647	8,367,906	9,495,920	2,598,164	92.45	286,525	737,758	38.84	10.54	12.79
27	Union Bank, Los Angeles	2,509,091	2,295,188	9.32	28	+ 1	5,729,506	5,060,819	9,071,774	8,307,556	2,500,091	99.64	238,095	709,535	33.56	9.82	12.23
28	MBank Dallas NA	2,486,711	2,113,914	17.64	30	+ 2	5,512,880	4,794,439	7,311,258	6,330,716	2,453,382	98.66	223,794	606,312	36.91	9.94	8.33
29	First National Bank, Minneapolis	2,433,176	2,270,419	7.17	29		5,288,614	4,547,409	9,293,332	8,318,041	2,217,544	91.14	224,476	749,890	29.93	10.09	9.14
30	European American Bank, New York	2,180,245	3,089,357	-29.43	24		4,553,676	5,537,135	6,619,949	7,460,817	1,884,186	86.42	229,581	672,921	34.12	11.76	13.37
31	Philadelphia National Bank	2,153,091	1,898,095	13.43	32	+ 1	4,891,571	4,485,823	8,169,393	7,169,777	1,856,511	86.23	199,940	574,574	34.80	11.11	12.71
32	Pittsburgh National Bank	2,103,885	1,936,458	8.65	31		5,451,282	4,876,740	11,025,883	9,116,191	1,888,611	89.77	191,400	794,674	24.09	10.04	11.95
33	Wachovia Bank & Trust Co. NA. Winston-Salem, N.C.	2,020,562	1,684,065	19.98	39	+ 6	5,854,343	4,902,653	9,658,398	8,592,319	1,894,294	93.75	177,580	786,153	22.59	9.71	11.83
34	Citizens & Southern National Bank, Atlanta	2,015,974	1,666,179	20.99	43	+ 9	5,852,691	4,960,231	9,325,244	7,988,373	1,984,249	98.43	192,010	764,543	25.11	10.51	10.98
35	First Union National Bank, Charlotte, N.C.	2,009,106	1,735,077	15.79	54	+19	6,926,195	5,810,793	12,655,470	9,920,490	1,992,319	99.16	192,685	1,080,560	17.83	10.90	12.25
36	Comerica Bank-Detroit	1,904,272	1,747,223	8.99	37	+ 1	4,693,656	4,322,222	7,323,882	7,175,235	1,872,011	98.31	166,030	687,762	24.14	8.65	7.76
37	AmeriTrust Co. NA, Cleveland	1,902,269	1,755,400	8.37	36		4,878,474	4,140,020	7,571,547	6,617,758	1,869,327	98.27	181,691	592,201	30.68	9.73	10.73
38	Bank of New England NA, Boston	1,897,609	1,745,309	8.73	38		4,164,029	3,442,837	6,185,225	5,051,714	1,789,471	94.30	225,742	527,150	42.82	12.73	13.67
39	Harris Trust & Savings Bank, Chicago	1,894,533	1,680,050	12.77	41	+ 2	4,519,563	4,085,900	7,628,656	7,767,647	1,823,445	96.25	177,206	637,135	27.81	10.53	12.60
40	Norwest Bank Minneapolis NA	1,866,139	1,794,570	3.99	34		3,754,780	3,870,666	6,347,777	5,965,067	1,736,314	93.04	185,577	458,007	40.52	15.06	10.66
41	Connecticut Bank & Trust Co. NA, Hartford, Conn.	1,848,910	1,502,482	23.06	48	+ 7	4,567,561	3,785,996	7,665,055	6,756,355	1,812,006	98.00	184,174	627,073	29.37	10.65	10.40
42	First Fidelity Bank NA, Newark, N.J.	1,793,547	1,485,889	20.71	47	+ 5	4,782,540	4,070,526	8,238,033	7,161,788	1,793,547	100.00	180,592	574,574	31.43	12.49	12.00
43	Bank of Tokyo Trust Co., New York	1,783,687	1,827,566	-2.40	33		2,427,934	2,545,207	5,379,498	5,084,727	1,393,206	78.11	133,279	402,018	33.15	9.79	12.58
44	Southeast Bank NA, Miami	1,721,823	1,782,546	-3.41	35		6,632,451	5,964,444	10,680,713	9,544,003	1,711,563	99.40	176,466	946,416	18.65	10.85	10.80
45	Valley National Bank of Arizona, Phoenix	1,709,044	1,681,923	1.61	40		6,465,081	5,633,109	9,643,338	8,532,058	1,685,934	98.65	185,380	667,029	21.38	11.04	11.50
46	Sovran Bank NA, Richmond	1,665,605	1,365,742	21.96	51	+ 5	6,650,195	5,528,170	9,442,213	8,193,037	1,659,723	99.65	164,751	844,251	19.51	9.48	12.13
47	California First Bank, San Francisco	1,649,711	1,529,327	7.87	45		3,874,170	3,586,533	5,389,384	5,002,166	1,522,410	92.28	155,480	493,609	31.50	10.55	11.75
48	Northern Trust Co., Chicago	1,629,011	1,585,380	2.75	44		3,627,677	3,247,382	6,726,444	6,628,028	1,368,685	84.02	126,557	496,943	25.47	10.09	12.11
49	Manufacturers National, Detroit	1,625,903	1,272,554	27.77	56	+ 7	3,673,103	3,268,319	6,127,396	5,536,551	1,551,212	95.41	150,131	492,083	30.51	10.71	11.29
50	United States National Bank, Portland, Ore.	1,597,957	1,335,171	19.68	52	+ 2	4,809,834	4,231,801	7,386,176	6,607,101	1,597,957	100.00	156,588	644,844	24.28	11.90	12.22

Sidenotes

Data Source: All data were provided to American Banker by **ADP Data Services Division, New York,** from their computerized data base of the Federal regulatory Report of Condition and the Report of Income for all insured commercial banks.

ADP's data for Dec. 31, 1985, are from the preliminary Federal Reserve computer tape which did not contain data for Puerto Rican-based banks. Therefore, Puerto Rican banks have not been included in this year's survey. Also, ADP restates its 1984 data on a pro forma basis for mergers in 1985. For that reason, some banks may not have ranks for 1984, although their 1984 business loans appear sufficiently large to have a rank. Also, all 1984 ranks are based on the actual business loans outstanding on Dec. 31, 1984, and have not been adjusted to reflect 1985 mergers. For this reason, the 1984 ranks for some banks may appear to be lower than the listed business loan figure for 1984 would appear to indicate.

Business Loans: Data are from Schedule RC-C of the Federal regulatory Report of Condition (RC) and are consolidated to include both domestic and foreign offices. Loans to both domestic and foreign businesses are included. The appropriate line reference numbers on the RC are: Column A item 4.a. (commercial and industrial loans to U.S. addressees) and item 4.b. (commercial and industrial loans to non-U.S. addressees).

As defined by the Federal Reserve Board, commercial and industrial loans, or business loans, are "Loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment. These loans may take the form of direct or purchased loans." The bank's "own acceptances discounted and held in its portfolio when the account party is commercial and industrial enterprise" are included also, as are "Loans to individuals for commercial, industrial and professional purposes." Excluded are loans to individuals for investment or personal expenditure purposes and "all commercial and industrial loans held in trading accounts." Also excluded are the bank's lease financing receivables which are reported on line 10 of Schedule RC-C.

The Federal Reserve Board uses the term "domicile" to determine the foreign (non-U.S. addressee) or domestic (U.S. addressee) status of a customer reporting to the bank. "Domicile is determined by the principal business address of a corporation, partnership, or sole proprietorship." U.S. addressees include the 50 states of the U.S., the District of Columbia, Puerto Rico, and the U.S. territories and possessions.

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Top 300 Commercial Banks in Loans to Business

Dec. 31, 1985, Compared with Dec. 31, 1984
(Dollar Amounts in Thousands)

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Rank 12/85		BUSINESS LOANS Total 12/31/85	Total 12/31/84	Percent Change	Rank 12/31/84	Gain in Rank	TOTAL LOANS 12/31/85	12/31/84	TOTAL ASSETS 12/31/85	12/31/84	DOMESTIC BUSINESS LENDING Total 12/31/85	% of Total Business Loans	Interest Income 1985	Gross Int. Inc. 1985	Dom. Inc. As % of Int. Inc.	Gross Return 1985	1984
51	United Virginia Bank, Richmond	1,586,075	1,487,312	6.64	46		5,090,606	4,359,775	6,904,611	5,847,503	1,583,171	99.82	174,097	637,819	27.30	10.52	11.48
52	Rainier National Bank, Seattle	1,566,483	1,641,542	-4.57	42		5,309,840	4,927,043	7,761,215	7,349,112	1,191,414	76.06	136,849	642,214	21.31	11.14	12.49
53	Maryland National Bank, Baltimore	1,522,399	1,314,751	15.79	53		4,298,145	3,483,500	6,759,594	6,296,791	1,274,940	83.75	125,585	572,927	21.92	9.64	11.36
54	Morgan Bank (Delaware), Wilmington	1,491,849	1,383,218	7.85	50		2,009,274	1,881,218	3,020,188	2,793,981	1,426,208	95.60	124,705	260,691	47.84	10.66	10.18
55	Fidelity Bank NA, Malvern, Pa.	1,461,904	1,055,314	38.53	68	+13	3,433,481	2,701,099	6,701,886	5,904,728	1,218,032	83.32	113,737	566,302	20.08	10.29	12.60
56	Manufacturers Hanover Bank, Wilmington, Del.	1,451,633	1,038,544	39.78	69	+13	1,707,083	1,489,691	2,149,575	1,713,491	1,399,606	96.42	111,364	176,000	63.28	9.76	9.51
57	Mellon Bank (East) NA, Philadelphia	1,435,079	1,468,077	-2.25	49		3,193,615	3,078,368	4,593,496	4,156,709	1,435,079	100.00	150,107	354,833	42.30	11.06	12.53
58	First Interstate Bank of Oregon NA, Portland	1,398,656	1,190,811	17.45	60	+ 2	3,354,024	3,251,879	5,792,887	5,529,563	1,379,245	98.61	130,093	459,591	28.31	10.55	12.04
59	Connecticut National Bank, Hartford	1,397,148	1,281,257	9.05	55		4,390,040	3,736,129	7,052,142	6,053,504	1,382,895	98.98	151,092	564,502	26.77	11.12	12.35
60	First National Bank, Atlanta	1,389,288	1,108,218	25.36	63	+ 3	4,425,607	3,698,468	7,423,569	6,616,962	1,328,503	95.62	121,255	659,639	18.38	7.21	10.00
61	Allied Bank of Texas, Houston	1,316,519	1,265,121	4.06	57		2,863,639	2,647,843	4,888,383	4,190,761	1,316,519	100.00	127,752	404,951	31.55	9.76	12.74
62	First Interstate Bank of Arizona NA, Phoenix	1,291,720	1,107,912	16.59	61		4,280,410	3,650,112	6,116,937	5,703,645	1,290,019	99.87	145,004	562,756	25.77	12.10	15.15
63	Fleet National Bank, Providence, R.I.	1,251,305	1,058,294	18.24	67		3,529,352	2,862,756	5,710,807	4,654,794	1,156,857	92.45	116,077	454,780	25.52	7.29	8.61
64	MBank Houston NA	1,217,512	1,094,732	11.22	62		2,856,818	2,913,021	5,059,683	4,600,881	1,159,617	95.24	104,405	415,258	25.14	7.39	6.70
65	First National Bank, St. Paul, Minn.	1,203,929	1,206,497	-0.21	59		2,766,235	2,700,549	5,479,025	5,555,929	1,201,920	99.83	133,249	441,555	30.18	10.72	11.36
66	Huntington National Bank, Columbus, Ohio	1,180,820	1,072,230	10.13	64		4,110,607	3,599,788	6,163,560	5,511,072	1,171,182	99.18	117,542	552,683	21.27	10.97	11.27
67	National City Bank, Cleveland	1,167,340	958,071	21.84	73	+ 6	3,069,266	2,803,509	5,524,549	5,076,095	1,125,141	96.39	115,754	436,330	26.53	10.69	10.56
68	AmSouth Bank NA, Birmingham, Ala.	1,140,409	1,180,493	-3.40	74	+ 6	3,389,545	3,109,811	5,231,178	5,212,052	1,132,739	99.33	111,058	389,328	28.53	9.70	11.67
69	NCNB National Bank of Florida, Tampa	1,104,175	743,584	48.49	90	+21	3,494,457	2,801,774	5,464,732	4,766,795	1,103,067	99.90	102,787	472,394	21.76	10.51	13.10
70	Chemical Bank (Delaware), Wilmington	1,102,609	1,027,273	7.33	71	+ 1	2,186,156	2,088,776	2,327,871	2,152,119	985,243	89.36	77,096	206,724	37.29	7.41	8.61
71	Bank Leumi Trust Co., New York	1,094,639	1,224,269	-10.59	58		1,631,328	1,610,500	2,822,490	2,666,329	920,405	84.08	95,887	258,156	37.14	18.38	18.38
72	First Pennsylvania Bank NA, Philadelphia	1,093,764	1,070,076	2.21	65		3,400,255	3,194,414	5,692,475	5,361,388	1,046,730	95.70	108,555	483,741	22.44	10.87	12.04
73	Midlantic National Bank, Newark, N.J.	1,079,499	959,923	12.46	72		2,436,725	2,060,744	3,461,305	3,099,747	1,061,643	98.35	111,940	264,138	42.38	11.32	12.75
74	First National Bank of Maryland, Baltimore	1,062,750	1,069,729	-0.65	66		2,473,103	2,296,860	4,195,836	3,735,140	871,001	81.96	95,212	352,463	27.01	9.97	12.65
75	Shawmut Bank of Boston NA	1,053,793	843,111	24.99	79	+ 4	2,385,790	1,954,098	4,285,905	3,478,466	1,027,442	97.50	106,283	310,146	34.27	10.62	13.01
76	Provident National Bank, Philadelphia	1,008,611	791,896	27.37	85	+ 9	2,730,793	2,366,947	4,989,885	4,795,086	985,417	97.70	92,722	407,165	22.77	10.11	11.33
77	Trust Company Bank, Atlanta	1,001,192	838,758	19.37	80	+ 3	2,523,700	2,066,262	5,981,699	3,902,850	978,351	97.72	100,965	371,321	27.19	10.47	12.69
78	Continental Bank, Norristown, Pa.	985,018	913,118	7.87	77		2,187,161	1,937,842	2,831,837	2,656,267	985,018	100.00	106,338	264,027	40.28	10.99	13.76
79	American National Bank & Trust Co., Chicago	973,371	928,642	4.82	76		2,268,513	2,021,369	3,792,019	3,428,548	812,095	83.43	91,874	292,323	31.43	11.07	12.24
80	First Wisconsin National Bank, Milwaukee	957,713	1,034,526	-7.42	70		2,631,611	2,590,502	3,895,975	3,824,178	868,666	90.70	102,811	323,301	31.80	11.81	13.68
81	Florida National Bank, Jacksonville	931,510	717,716	29.79	92	+11	3,873,062	3,681,765	5,932,886	5,269,650	930,540	99.90	95,864	534,574	17.93	9.87	11.60
82	Bank of Virginia, Richmond	873,671	780,984	11.87	87	+ 5	3,220,711	2,841,022	5,100,027	4,234,835	850,342	97.33	82,087	484,208	16.95	10.60	11.98
83	Chase Lincoln First Bank NA, Rochester, N.Y.	872,197	720,167	21.11	91	+ 8	3,169,316	2,737,422	4,060,776	4,154,750	833,853	95.60	93,399	387,137	24.13	10.94	13.09
84	American Bank & Trust Co., Reading, Pa.	858,342	642,308	33.63	98	+14	2,332,700	1,937,186	3,759,415	3,071,218	858,342	100.00	85,418	324,367	26.33	10.35	14.05
85	Republic National Bank, New York	856,269	590,388	45.03	105	+20	2,913,662	2,377,463	14,741,899	11,760,048	473,603	55.31	54,413	1,116,180	4.87	15.10	20.90
86	First Tennessee Bank NA, Memphis	831,080	818,212	1.57	81	+ 5	2,948,587	2,589,990	5,234,233	4,647,538	830,380	99.92	101,313	422,832	23.96	12.37	12.58
87	First National Bank, Louisville, Ky.	820,864	717,290	14.44	93	+ 6	2,175,067	1,946,034	3,564,923	3,291,286	820,814	99.99	82,083	278,610	29.46	10.62	12.16
88	South Carolina National Bank, Charleston, S.C.	804,432	652,532	23.28	96	+ 8	2,683,440	2,297,857	4,147,282	3,884,130	804,432	100.00	88,894	364,180	24.41	11.50	11.41
89	RepublicBank Houston NA	798,068	632,352	26.21	100	+11	1,551,161	1,458,287	2,556,898	2,289,781	749,974	93.97	64,218	209,858	30.60	8.12	9.69
90	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	781,445	802,540	-2.63	83		2,293,686	1,977,302	3,578,070	3,137,469	781,445	100.00	90,242	298,914	30.19	11.49	12.86
91	Lloyds Bank California, Los Angeles	776,463	742,495	4.57	88		2,070,741	2,014,810	3,009,124	2,742,095	768,476	98.97	78,389	266,835	29.38	10.40	12.57
92	Industrial Bank of Japan Trust Co., New York	776,374	511,532	51.77	121	+29	1,690,432	1,284,771	2,954,608	2,240,980	656,398	84.55	49,193	248,063	19.83	8.63	12.33
93	Riggs National Bank, Washington, D.C.	770,380	646,189	19.22	97	+ 4	2,431,570	1,971,376	5,428,375	5,117,262	650,477	84.44	53,855	416,541	12.93	8.68	8.68
94	Texas American Bank/Fort Worth NA	750,707	816,810	-8.09	82		2,046,097	1,886,562	2,896,939	2,772,858	731,861	97.49	80,464	249,090	32.30	10.64	11.24
95	BancOhio National Bank, Columbus	746,515	899,592	-17.02	78		2,637,356	2,534,213	4,303,901	4,626,122	739,050	99.00	86,800	412,280	21.05	11.60	15.01
96	United Jersey Bank, Hackensack	746,073	573,631	30.06	107	+11	1,794,170	1,508,929	2,956,323	2,695,672	746,073	100.00	76,930	252,257	30.50	10.95	11.94
97	Mitsui Manufacturers Bank, Los Angeles	736,863	708,274	4.04	94		1,351,161	1,309,132	1,929,205	1,780,664	736,863	100.00	83,401	179,409	46.49	11.03	12.72
98	Mercantile Trust Co. NA, St Louis, Mo.	733,440	941,053	-22.06	75		2,282,141	2,220,947	3,963,731	3,742,313	633,962	86.44	72,484	305,238	23.75	10.85	11.05
99	First Jersey National Bank, Jersey City	722,424	797,278	-9.39	84		1,158,021	1,034,050	1,806,452	1,613,730	722,424	100.00	76,126	163,598	46.53	11.09	9.58
100	Fuji Bank & Trust Co., New York	711,795	606,191	17.42	103	+ 3	1,305,474	1,228,044	2,757,666	2,423,741	645,277	90.65	46,567	227,912	20.43	8.06	7.12

Sidenotes

Total Loans: Data are from RC-Balance Sheet, line 4.a. ("Loans and leases, net of unearned income").

Total Assets: Data are from RC-Balance Sheet, line 12.

Domestic Business Lending: Seven items appear under this heading.

(1) Total 12/31/85: This is total business loans to both domestic and foreign customers that were booked in the domestic offices of the bank. These data were taken from RC-Schedule C, Column B (Domestic offices), items 4.a. plus 4.b.

(2) % of Total Business Loans: This is the ratio of domestically-booked business loans to total business loans. For banks without foreign offices this ratio will be 100%.

(3) Interest income 1985: Data are from the Report of Income (RI). It is gross interest and fee income on commercial and industrial loans booked in domestic offices. It is taken from Schedule RI, item 1.a.(1).(d).

(4) Gross Int. Inc. 1985: This is total gross interest income for the bank. It is taken from Schedule RI, item 1.g.

(5) Dom. Inc. as % of Int. Inc.: This is the ratio of gross domestic business loan interest income (item 3 in this block) to total gross interest income (item 4 in this block).

(6) Gross return 1985: This is the gross return on domestic business lending. It is calculated by dividing gross interest and fee income on commercial and industrial loans booked in domestic offices in 1985 (item 3 in this block) by average business loans booked in the domestic offices during the fourth quarter of 1985. The average business loan figure is not shown in the table. It was taken from Schedule RC-K-Quarterly Averages, line item 6.a.(4).

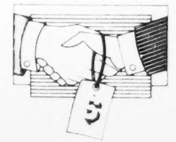
According to Federal Reserve Board instructions for the Report of Income, interest and fee income on loans are "all interest, fees, and similar charges levied against or associated with all assets reportable as loans in Schedule RC-C, items 1 through 9."

(7) Gross return 1984: This is the gross return on domestic business lending for 1984, calculated in the same manner as the gross return for 1985 above.

(a)— Changed title to Sovran Bank-/Maryland 4/86. **(b)**— Changed title to Bank IV Wichita NA 3/31/86. **(x)**— Rank bank would have had, if it were included in the survey.

Top 300 Commercial Banks in Loans to Business

Dec. 31, 1985, Compared with Dec. 31, 1984
(Dollar Amounts in Thousands)



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Rank 12/85		BUSINESS LOANS Total 12/31/85	Total 12/31/84	Percent Change	Rank 12/31/84	Gain in Rank	TOTAL LOANS 12/31/85	12/31/84	TOTAL ASSETS 12/31/85	12/31/84	DOMESTIC BUSINESS LENDING Total 12/31/85	% of Total Business Loans	Interest Income 1985	Gross Int. Inc. 1985	Dom. Inc. As % of Int. Inc.	Gross Return 1985	1984
101	Bank of California NA, San Francisco	707,499	732,160	-3.37	89		2,504,725	2,399,933	3,655,907	3,389,241	591,878	83.66	69,106	301,898	22.89	12.13	14.55
102	Sumitomo Bank of California, San Francisco	699,456	702,673	-0.46	95		2,514,011	2,382,663	2,906,712	2,752,034	674,761	96.47	77,581	283,466	27.37	11.63	12.44
103	Bank of Hawaii, Honolulu	690,636	616,285	12.06	102		2,343,724	2,084,876	4,294,878	3,739,580	568,239	82.28	53,433	386,058	13.84	14.13	12.13
104	American Fletcher National B&T Co., Indianapolis	671,399	604,581	11.05	104		2,309,786	2,028,549	3,929,142	3,470,253	669,864	99.77	68,615	296,441	23.15	10.78	12.41
105	Indiana National Bank, Indianapolis	662,614	624,515	6.10	101		2,309,313	2,132,456	3,807,923	3,343,882	638,063	96.29	69,617	300,383	23.18	10.95	12.12
106	State Street Bank & Trust Co., Boston	627,353	590,058	6.32	106		1,997,196	1,534,646	6,575,396	4,677,359	500,896	79.84	59,830	366,175	16.34	11.24	11.15
107	Whitney National Bank, New Orleans, La.	619,650	570,754	8.57	109	+ 2	1,067,690	1,021,037	2,180,574	2,219,845	619,650	100.00	61,471	202,319	30.38	10.79	11.81
108	Bank South NA, Atlanta	613,624	533,725	14.97	114	+ 6	1,503,954	1,299,815	2,396,414	2,061,035	613,624	100.00	64,891	187,655	34.58	11.06	11.98
109	Centerre Bank NA, St. Louis	611,828	633,619	-3.44	99		1,631,596	1,704,075	3,110,396	3,283,087	583,394	95.35	60,276	241,424	24.97	9.97	11.63
110	Industrial Valley Bank & Trust Co., Philadelphia	593,930	508,977	16.69	122	+12	1,354,226	1,193,711	2,222,812	1,945,503	593,930	100.00	60,209	189,390	31.79	10.44	12.70
111	Third National Bank, Nashville, Tenn.	580,412	547,236	6.06	112	+ 1	1,713,620	1,462,365	2,538,543	2,218,768	579,920	99.92	62,191	214,374	29.01	11.05	12.38
112	Michigan National Bank, Detroit	568,569	427,810	32.90	141	+29	1,495,082	1,278,396	2,051,443	1,792,331	568,569	100.00	53,271	189,462	28.12	10.38	15.68
113	Rhode Island Hospital Trust National Bank, Providence	565,402	492,096	14.90	123	+10	1,638,363	1,406,324	2,505,111	2,259,071	565,402	100.00	66,115	211,141	31.31	10.17	19.08
114	Arizona Bank, Phoenix	565,380	514,088	9.98	118	+ 4	2,708,284	2,277,705	3,938,354	3,249,625	565,135	99.96	62,273	341,955	18.21	12.20	12.12
115	Suburban Bank, Bethesda, Md. (a)	564,988	454,005	24.45	129	+14	1,663,511	1,411,003	3,270,277	2,814,436	564,988	100.00	55,291	275,474	20.07	10.29	11.07
116	Israel Discount Bank, New York	563,900	513,876	9.73	119	+ 3	984,504	840,104	3,733,190	3,701,521	485,094	86.02	39,978	318,547	12.55	8.51	8.74
117	Central National Bank, Cleveland	561,418	512,766	9.49	120	+ 3	1,297,999	1,286,908	2,108,957	2,487,148	549,971	97.96	56,496	211,397	26.73	10.90	10.73
118	First Interstate Bank of Washington NA, Spokane	555,348	575,777	-3.55	124	+ 6	1,863,809	1,802,491	3,214,604	3,106,329	555,348	100.00	66,400	287,694	23.08	11.77	11.82
119	First American Bank, Nashville, Tenn.	554,496	445,742	24.40	133	+14	1,544,996	1,206,922	2,324,209	2,012,235	549,496	99.10	54,295	192,208	28.25	10.49	12.09
120	First American Bank of Virginia, McLean	554,178	381,447	45.28	166	+46	1,558,110	1,291,956	2,377,497	2,000,715	554,178	100.00	51,426	210,832	24.39	9.58	10.77
121	First National Bank & Trust Co., Oklahoma City	553,799	785,751	-29.52	86		1,147,952	1,485,099	2,006,710	2,482,653	549,799	99.28	64,436	182,993	35.21	11.41	11.08
122	Peoples National Bank of Washington, Seattle	550,422	521,677	5.51	115		1,566,878	1,398,645	2,369,713	2,163,491	547,756	99.52	64,282	204,563	31.42	11.65	12.41
123	Old Kent Bank & Trust Co., Grand Rapids, Mich.	537,876	395,328	36.06	158	+35	1,094,347	826,573	2,495 678	2,319,646	537,876	100.00	57,977	219,088	26.46	10.90	12.65
124	Idaho First National Bank, Boise	530,953	540,658	-1.80	113		1,640,335	1,626,443	2,869,341	2,597,045	530,953	100.00	64,838	277,565	23.36	11.94	12.01
125	LaSalle National Bank, Chicago	528,763	413,732	27.80	148	+23	933,621	834,984	1,541,957	1,464,182	513,763	97.16	42,578	116,464	36.56	10.50	11.72
126	M&I Marshall & Ilsley Bank, Milwaukee	525,532	522,895	0.50	132	+ 6	1,150,661	1,144,643	2,226,763	2,369,114	525,032	99.90	47,527	164,012	28.98	10.08	12.65
127	Golden State Sanwa Bank, San Francisco	522,191	442,829	17.92	134	+ 7	1,056,030	869,523	1,539,508	1,405,459	522,191	100.00	51,365	146,162	35.14	9.86	10.25
128	Zions First National Bank, Salt Lake City	517,080	454,354	13.81	128		1,702,914	1,344,153	2,711,638	2,462,500	517,080	100.00	56,409	223,177	25.28	12.47	15.66
129	BayBank Middlesex, Burlington, Mass.	516,658	439,338	17.60	138	+ 9	1,797,794	1,508,087	2,548,401	2,042,809	516,658	100.00	48,291	224,136	21.55	9.22	10.91
130	First Interstate Bank Denver NA	514,451	571,889	-10.04	108		1,197,207	1,234,433	2,352,632	2,380,392	514,451	100.00	55,487	169,088	32.82	10.67	12.52
131	Bankers Trust (Delaware), Wilmington	511,009	N.A.	N.A.			967,609	N.A.	1,084,274	NA	511,009	,100.00	11.015	11,257	, 97,85	4.87	NA
132	First Florida Bank NA, Tampa	510,678	435,964	17.14	202	+70	2346.381	2140.072	4,060,376	4,062,028	510,678	100.00	49,709	339.716	14.63	9.93	11.75
133	Merchants National Bank & Trust Co., Indianapolis	507,882	516,044	-1.58	117		1,523,017	1,405,726	2,398,761	2,249,001	482,917	95.08	54,296	220,262	24.65	11.34	11.57
134	Atlantic National Bank, Jacksonville, Fla.	505,667	464,613	8.84	130		2,150,058	1,731,494	4,458,882	3,828,938	505,667	100.00	50,647	339,793	14.91	9.67	12.13
135	Dominion Bank NA, Roanoke, Va.	505,424	481,514	4.97	142	+ 7	1,834,688	1,687,640	2,699,386	2,735,515	505,424	100.00	52,155	258,410	20.18	10.20	12.77
136	J. Henry Schroder Bank & Trust Co., New York	492,626	521,115	-5.47	116		1,116,359	1,056,217	2,052,569	2,015,620	361,499	73.38	34,785	177,187	19.63	8.37	8.37
137	Central Fidelity Bank, Richmond	489,315	431,574	13.38	143	+ 6	2,144,806	1,860,711	3,581,984	3,028,828	489,315	100.00	46,364	320,460	14.47	9.90	10.43
138	SouthTrust Bank of Alabama NA, Birmingham	481,253	432,803	11.19	140	+ 2	1,457,983	1,204,145	2,377,513	1,962,654	481,253	100.00	64,701	189,109	34.21	13.22	14.42
139	Barnett Bank of South Florida NA, Miami	480,901	492,687	-2.39	153	+14	2,427,922	2,065,466	3,932,569	3,637,343	480,901	100.00	42,155	342,376	12.31	9.92	12.06
140	Hibernia National Bank, New Orleans, La.	478,047	381,046	25.46	167	+27	1,330,314	1,035,475	2,285,600	1,721,204	447,016	93.51	42,752	194,792	21.95	9.15	11.23
141	Manufacturers & Traders Trust Co., Buffalo, N.Y.	475,647	442,099	7.59	136		1,510,267	1,297,974	2,365,682	2,081,964	475,647	100.00	51,957	213,052	24.39	10.44	12.29
142	Barclays Bank of New York NA	473,900	393,359	20.48	160	+18	1,369,416	1,119,233	2,011,894	1,791,294	473,900	100.00	45,874	168,823	27.17	10.15	8.54
143	Central Bank of the South, Birmingham, Ala.	473,522	384,097	23.28	163	+20	1,660,801	1,401,372	3,235,258	2,982,160	473,522	100.00	45,341	291,160	15.57	9.92	13.58
144	Exchange National Bank, Chicago	469,671	458,351	2.47	127		848,109	769,814	1,431,751	1,248,062	460,587	98.07	54,894	125,269	43.82	11.71	13.16
145	Society National Bank, Cleveland	469,084	411,857	13.89	150	+ 5	1,538,928	1,454,469	2,593,716	2,417,607	465,873	99.32	47,251	233,762	20.21	10.40	11.28
146	Citytrust, Bridgeport, Conn.	468,814	405,945	15.49	154	+ 8	1,575,738	1,224,007	1,910,420	1,522,996	468,814	100.00	52,092	173,006	30.11	8.56	11.47
147	American Security Bank NA, Washington, D.C.	467,822	566,332	-17.39	110		2,404,588	2,270,816	4,107,136	4,033,512	411,269	87.91	46,007	341,491	13.47	11.83	12.09
148	Bank One Columbus NA, Ohio	466,504	420,680	10.89	144		1,818,681	1,690,212	3,392,305	2,473,685	466,504	100.00	48,505	284,953	17.02	10.73	15.35
149	Heritage Bank NA, Monroe Twp, N.J.	460,545	399,674	15.23	157	+ 8	1,117,032	1,046,276	2,180,704	2,013,092	460,545	100.00	43,079	184,950	23.29	10.40	11.83
150	Hamilton Bank, Lancaster, Pa.	456,645	459,681	-0.66	126		1,869,986	1,432,104	2,630,747	2,451,771	456,645	100.00	47,067	238,650	19.72	10.37	13.14

Sidenotes

Data Source: All data were provided to American Banker by **ADP Data Services Division, New York,** from their computerized data base of the Federal regulatory Report of Condition and the Report of Income for all insured commercial banks.

ADP's data for Dec. 31, 1985, are from the preliminary Federal Reserve computer tape which did not contain data for Puerto Rican-based banks. Therefore, Puerto Rican banks have not been included in this year's survey. Also, ADP restates its 1984 data on a pro forma basis for mergers in 1985. For that reason, some banks may not have ranks for 1984, although their 1984 business loans appear sufficiently large to have a rank. Also, all 1984 ranks are based on the actual business loans outstanding on Dec. 31, 1984, and have not been adjusted to reflect 1985 mergers. For this reason, the 1984 ranks for some banks may appear to be lower than the listed business loan figure for 1984 would appear to indicate.

Business Loans: Data are from Schedule RC-C of the Federal regulatory Report of Condition (RC) and are consolidated to include both domestic and foreign offices. Loans to both domestic and foreign businesses are included. The appropriate line reference numbers on the RC are: Column A item 4.a. (commercial and industrial loans to U.S. addressees) and item 4.b. (commercial and industrial loans to non-U.S. addressees).

As defined by the Federal Reserve Board, commercial and industrial loans, or business loans, are "Loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment. These loans may take the form of direct or purchased loans." The bank's "own acceptances discounted and held in its portfolio when the account party is commercial and industrial enterprise" are included also, as are "Loans to individuals for commercial, industrial and professional purposes." Excluded are loans to individuals for investment or personal expenditure purposes and "all commercial and industrial loans held in trading accounts." Also excluded are the bank's lease financing receivables which are reported on line 10 of Schedule RC-C.

The Federal Reserve Board uses the term "domicile" to determine the foreign (non-U.S. addressee) or domestic (U.S. addressee) status of a customer reporting to the bank. "Domicile is determined by the principal business address of a corporation, partnership, or sole proprietorship." U.S. addressees include the 50 states of the U.S., the District of Columbia, Puerto Rico, and the U.S. territories and possessions.

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Top 300 Commercial Banks in Loans to Business

Dec. 31, 1985, Compared with Dec. 31, 1984
(Dollar Amounts in Thousands)

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Rank 12/85		BUSINESS LOANS					TOTAL LOANS		TOTAL ASSETS		DOMESTIC BUSINESS LENDING						
		Total 12/31/85	Total 12/31/84	Percent Change	Rank 12/31/84	Gain in Rank	12/31/85	12/31/84	12/31/85	12/31/84	Total 12/31/85	% of Total Business Loans	Interest Income 1985	Gross Int. Inc. 1985	Dom. Inc. As % of Int. Inc.	Gross Return 1985	Gross Return 1984
151	Union Trust Co., Baltimore	456,084	341,840	33.42	178	+27	1,611,950	1,306,195	2,425,880	1,977,710	431,277	94.56	42,158	219,801	19.18	9.99	11.22
152	First Interstate Bank of Nevada NA, Reno	455,276	418,912	8.68	146		1,770,359	1,513,397	2,878,160	2,683,617	455,276	100.00	63,787	267,820	23.82	15.92	16.81
153	First Security Bank of Utah NA, Ogden	455,194	439,576	3.55	137		1,763,378	1,650,323	2,760,536	2,682,088	455,194	100.00	51,321	244,559	20.99	10.11	12.18
154	Sun Bank NA, Orlando, Fla.	454,193	401,698	13.07	156	+ 2	2,056,980	1,806,373	3,141,768	2,559,116	453,923	99.94	41,829	255,339	16.38	9.78	12.49
155	Toledo Trust Co., Ohio	453,572	346,637	30.85	174	+19	1,246,839	928,411	2,183,716	1,939,451	453,572	100.00	41,395	176,877	23.40	9.38	12.67
156	United Bank of Arizona, Phoenix	453,358	465,683	-2.65	125		1,409,223	1,104,882	2,102,137	1,647,880	450,950	99.47	49,879	169,795	29.38	11.44	13.02
157	New Jersey National Bank, Pennington, N.J.	451,392	442,540	2.00	135		1,256,477	1,108,782	2,027,867	1,709,191	451,392	100.00	50,124	168,037	29.83	11.20	8.84
158	Norstar Bank of Upstate NY, Albany	443,913	314,642	41.09	251	+93	1,331,777	1,122,452	2,724,044	2,461,947	443,913	100.00	38,933	217,721	17.88	9.28	10.25
159	First Hawaiian Bank, Honolulu	442,858	386,943	14.45	162	+ 3	1,519,864	1,377,863	3,042,660	2,592,973	408,645	92.27	47,508	246,405	19.28	11.84	14.01
160	Canadian Imperial Bank of Comm. Tr. Co., New York	439,791	448,881	-2.03	131x		530,717	455,465	549,979	488,894	439,791	100.00	43,980	51,081	86.10	10.25	11.61
161	City National Bank, Beverly Hills, Calif.	437,430	408,712	7.03	151		1,228,778	1,050,997	2,475,755	2,229,579	437,430	100.00	46,095	201,253	22.90	10.64	13.26
162	Central Trust Co. NA, Cincinnati	424,265	410,504	3.35	165	+ 3	1,457,922	1,225,681	2,318,742	2,124,653	424,265	100.00	30,805	189,713	16.24	7.29	13.09
163	Deposit Guaranty National Bank, Jackson, Miss.	420,714	419,775	0.22	145		1,711,669	1,405,308	2,855,657	2,582,827	420,714	100.00	43,473	255,175	17.04	9.76	12.23
164	Union Trust Co., Stamford, Conn.	418,740	263,010	59.21	205	+41	1,340,783	1,109,807	2,275,083	1,870,642	409,437	97.78	42,341	194,578	21.76	11.53	7.69
165	Citizens & Southern National Bank, Charleston, S.C.	413,553	336,548	22.88	180	+15	1,574,538	1,233,019	2,842,616	2,367,416	413,553	100.00	39,767	231,928	17.15	9.55	11.13
166	Northeastern Bank of Pa., Wilkes-Barre	411,649	329,998	24.74	183	+17	1,120,482	950,862	1,711,768	1,525,829	411,649	100.00	40,730	160,250	25.42	10.11	10.00
167	Central-Penn National Bank, Philadelphia	410,644	327,404	25.42	185	+18	845,667	733,894	1,400,948	1,220,030	410,644	100.00	49,273	110,074	44.76	14.45	8.55
168	Equibank, Pittsburgh	405,653	551,454	-26.44	111		1,284,517	1,541,558	2,264,971	2,606,903	405,653	100.00	52,429	249,818	20.99	13.23	13.90
169	Old National Bank of Washington, Spokane	404,852	348,630	16.13	172	+ 3	1,142,562	965,377	1,534,520	1,541,504	404,852	100.00	45,137	151,937	29.71	10.23	12.30
170	Marine Bank NA, Milwaukee	401,868	402,315	-0.11	159		982,297	1,021,081	1,536,565	1,540,942	396,692	98.71	43,127	134,440	32.08	13.13	12.42
171	Branch Banking & Trust Co., Wilson, N.C.	398,932	353,627	12.81	170	+ 1	1,719,653	1,543,679	2,763,244	2,382,903	398,932	100.00	46,844	259,078	18.08	11.62	14.33
172	First Bank South Dakota NA, Sioux Falls	394,450	348,533	13.17	173	+ 1	895,695	899,977	1,362,383	1,174,985	394,450	100.00	43,866	121,359	36.15	11.61	12.50
173	Texas Commerce Bank Austin NA, Tex.	385,577	360,333	7.01	169	+ 4	1,080,799	1,021,523	1,402,594	1,363,018	385,577	100.00	41,344	134,529	30.73	10.50	11.96
174	Long Island Trust Co. NA, Garden City, N.Y.	385,126	276,924	39.07	198	+24	1,011,110	945,838	1,606,707	1,572,244	384,226	99.77	34,256	142,786	23.99	8.96	11.45
175	Trustmark National Bank, Jackson, Miss.	383,724	342,928	11.90	181	+ 6	1,163,445	1,017,263	2,292,854	1,999,317	383,724	100.00	40,920	187,139	21.87	10.55	12.66
176	Equitable Bank NA, Baltimore	379,112	377,256	0.49	168		1,779,854	1,345,034	3,502,928	3,042,844	379,112	100.00	40,443	304,490	13.28	10.64	9.77
177	Commerce Union Bank, Nashville, Tenn.	374,251	332,797	12.46	182	+ 5	1,194,326	1,068,121	1,956,500	1,777,582	353,593	94.48	42,797	170,397	25.12	10.96	12.66
178	Bank of Oklahoma Tulsa NA	371,711	402,881	-7.74	155		1,154,380	1,184,580	1,783,523	1,759,276	371,711	100.00	35,357	151,317	23.37	9.06	7.31
179	InterFirst Bank Fort Worth NA, Tex.	368,495	415,262	-11.26	147		986,736	1,002,430	1,627,629	1,685,412	364,009	98.78	39,204	138,923	28.22	11.04	10.72
180	Colonial Bank, Waterbury, Conn.	365,729	317,212	15.29	189	+ 9	1,147,621	985,692	1,728,437	1,498,233	350,961	95.96	39,885	150,664	26.47	12.04	12.81
181	United Bank of Denver NA	364,173	412,289	-11.67	149		1,439,593	1,500,450	2,918,706	2,631,803	363,573	99.84	39,724	216,502	18.35	10.09	12.25
182	InterFirst Bank Austin NA, Tex.	362,010	342,635	5.65	177		1,281,188	1,290,322	1,913,202	1,820,691	362,010	100.00	37,999	178,107	21.33	10.51	11.43
183	Community Bank, Huntington Park, Calif.	361,629	319,283	13.26	187	+ 4	529,527	493,450	925,967	817,749	361,629	100.00	37,498	71,457	52.48	11.26	12.55
184	Imperial Bank, Los Angeles	359,215	319,957	12.27	186	+ 2	961,433	884,343	1,670,454	1,394,973	359,215	100.00	48,226	129,497	37.24	14.24	14.75
185	Frost National Bank, San Antonio, Tex.	359,086	328,692	9.25	184		912,551	832,071	1,912,209	1,807,361	359,086	100.00	35,831	158,014	22.68	9.93	11.38
186	National State Bank, Elizabeth, N.J.	350,944	283,078	23.97	195	+ 9	920,216	737,682	1,535,343	1,282,200	350,944	100.00	28,198	121,447	23.22	8.40	10.89
187	Bank of New England - West NA, Springfield, Mass.	350,459	276,738	26.64	217	+30	821,840	703,644	1,293,552	1,112,622	350,459	100.00	37,264	114,091	32.66	10.94	11.58
188	Boatmen's National Bank, St. Louis	341,488	311,230	9.72	324	+136	1,591,152	1,363,256	3,088,368	2,626,122	341,488	100.00	34,324	246,635	13.92	10.22	13.00
189	First City Bank, Dallas	337,849	349,288	-3.27	171		684,315	744,742	1,013,204	1,114,203	337,849	100.00	36,060	83,988	42.93	10.77	12.19
190	Liberty National Bank & Trust Co., Oklahoma City	329,366	387,228	-14.94	161		995,848	1,071,373	2,383,342	2,373,517	329,366	100.00	36,612	198,627	18.43	11.08	11.71
191	Union National Bank, Pittsburgh	324,133	317,361	2.13	188		1,177,357	1,099,669	1,911,474	1,798,495	324,133	100.00	29,063	173,900	16.71	6.57	7.14
192	First Source Bank, South Bend, Ind.	321,975	299,453	7.52	201	+ 9	660,866	609,488	958,084	962,279	321,975	100.00	31,278	85,945	36.39	10.43	10.12
193	Laredo National Bank, Tex.	320,150	211,893	51.09	239	+46	545,734	399,126	971,333	888,784	320,150	100.00	23,935	86,218	27.76	8.47	9.97
194	First Citizens Bank & Trust Co., Raleigh, N.C.	316,410	282,701	11.92	204	+10	1,398,586	1,167,007	2,754,422	2,298,950	316,410	100.00	31,190	244,275	12.77	10.76	12.38
195	MBank El Paso NA, Tex.	314,266	247,957	26.74	212	+17	611,022	517,848	946,560	920,708	314,266	100.00	29,054	77,205	37.63	10.04	12.62
196	Southern National Bank, Lumberton, N.C.	313,141	242,092	29.35	216	+20	1,011,202	895,156	1,464,086	1,297,753	313,141	100.00	25,067	136,202	18.40	7.88	10.11
197	Bank of the West, San Francisco	310,789	382,788	-18.81	164		939,002	954,953	1,257,902	1,232,740	310,789	100.00	36,687	128,470	28.56	12.30	14.30
198	National Bank of Commerce, San Antonio, Tex.	310,602	282,299	10.03	196		859,270	769,302	1,241,068	1,203,876	302,694	97.45	32,510	103,913	31.29	10.40	11.20
199	Fourth National Bank & Trust Co., Wichita, Kan. (b)	309,461	276,101	12.08	199		701,903	623,885	1,476,668	1,302,990	309,461	100.00	31,761	121,752	26.09	10.85	12.25
200	Midlantic National Bank/North, West Paterson, N.J.	307,891	254,411	21.02	209	+ 9	1,574,537	1,277,839	2,365,336	2,137,782	307,891	100.00	43,511	206,335	21.09	10.51	8.66

Sidenotes

Total Loans: Data are from RC-Balance Sheet, line 4.a. ("Loans and leases, net of unearned income").

Total Assets: Data are from RC-Balance Sheet, line 12.

Domestic Business Lending: Seven items appear under this heading.

(1) Total 12/31/85: This is total business loans to both domestic and foreign customers that were booked in the domestic offices of the bank. These data were taken from RC-Schedule C, Column B (Domestic offices), items 4.a. plus 4.b.

(2) % of Total Business Loans: This is the ratio of domestically-booked business loans to total business loans. For banks without foreign offices this ratio will be 100%.

(3) Interest income 1985: Data are from the Report of Income (RI). It is gross interest and fee income on commercial and industrial loans booked in domestic offices. It is taken from Schedule RI, item 1.a.(1).(d).

(4) Gross Int. Inc. 1985: This is total gross interest income for the bank. It is taken from Schedule RI, item 1.g.

(5) Dom. Inc. as % of Int. Inc.: This is the ratio of gross domestic business loan interest income (item 3 in this block) to total gross interest income (item 4 in this block).

(6) Gross return 1985: This is the gross return on domestic business lending. It is calculated by dividing gross interest and fee income on commercial and industrial loans booked in domestic offices in 1985 (item 3 in this block) by average business loans booked in the domestic offices during the fourth quarter of 1985. The average business loan figure is not shown in the table. It was taken from Schedule RC-K-Quarterly Averages, line item 6.a.(4).

According to Federal Reserve Board instructions for the Report of Income, interest and fee income on loans are "all interest, fees, and similar charges levied against or associated with all assets reportable as loans in Schedule RC-C, items 1 through 9."

(7) Gross return 1984: This is the gross return on domestic business lending for 1984, calculated in the same manner as the gross return for 1985 above.

(a)— Changed title to Sovran Bank-/Maryland 4/86. **(b)—** Changed title to Bank IV Wichita NA 3/31/86. **(x)—** Rank bank would have had, if it were included in the survey.

Top 300 Commercial Banks in Loans to Business

In Geographical Order

Listed Within State by City; Within City by Business Loan Size

(Dollar Amounts in Thousands)

Compiled by American Banker Copyright 1986

Rank 12/85		Business Loans 12/31/85
	ALABAMA	
68	AmSouth Bank NA, Birmingham	1,140,409
138	SouthTrust Bank of Alabama NA, Birmingham	481,253
143	Central Bank of the South, Birmingham	473,522
206	First Alabama Bank, Montgomery	297,192
	ALASKA	
211	National Bank of Alaska, Anchorage	294,504
299	Alaska Mutual Bank, Anchorage	186,475
	ARIZONA	
45	Valley National Bank of Arizona, Phoenix	1,709,044
62	First Interstate Bank of Arizona NA, Phoenix	1,291,720
114	Arizona Bank, Phoenix	565,380
156	United Bank of Arizona, Phoenix	453,358
	ARKANSAS	
283	First Commercial Bank NA, Little Rock	205,042
	CALIFORNIA	
161	City National Bank, Beverly Hills	437,430
183	Community Bank, Huntington Park	361,629
9	Security Pacific National Bank, Los Angeles	10,083,643
15	First Interstate Bank of California, Los Angeles	5,449,294
27	Union Bank, Los Angeles	2,509,091
91	Lloyds Bank California, Los Angeles	776,463
97	Mitsui Manufacturers Bank, Los Angeles	736,863
184	Imperial Bank, Los Angeles	359,215
272	First Los Angeles Bank	216,242
290	Tokai Bank of California, Los Angeles	192,089
2	Bank of America NT & SA, San Francisco	29,047,000
14	Wells Fargo Bank NA, San Francisco	5,600,532
21	Crocker National Bank, San Francisco	3,817,055
47	California First Bank, San Francisco	1,649,711
101	Bank of California NA, San Francisco	707,499
102	Sumitomo Bank of California, San Francisco	699,456
127	Golden State Sanwa Bank, San Francisco	522,191
197	Bank of the West, San Francisco	310,789
242	Barclays Bank of California, San Francisco	247,450
238	WestAmerica Bank NA, San Rafael	254,195
	COLORADO	
130	First Interstate Bank of Denver NA	514,451
181	United Bank of Denver NA	364,173
207	Colorado National Bank, Denver	296,955
291	Central Bank of Denver	191,664
	CONNECTICUT	
146	Citytrust, Bridgeport	468,814
41	Connecticut Bank & Trust Co. NA, Hartford	1,848,910
59	Connecticut National Bank, Hartford	1,397,148
164	Union Trust Co., Stamford	418,740
180	Colonial Bank, Waterbury	365,729
	DELAWARE	
266	Citibank (Delaware), New Castle	220,524
54	Morgan Bank (Delaware), Wilmington	1,491,849
56	Manufacturers Hanover Bank, Wilmington	1,451,633
70	Chemical Bank (Delaware), Wilmington	1,102,609
131	Bankers Trust (Delaware), Wilmington	511,009
220	Bank of New York (Delaware), Wilmington	276,381
221	Marine Midland Bank (Delaware) NA, Wilmington	275,894
277	Bank of Delaware, Wilmington	210,503
293	Wilmington Trust Co.	189,439
	DISTRICT OF COLUMBIA	
93	Riggs National Bank, Washington	770,380
147	American Security Bank NA, Washington	467,822
213	National Bank of Washington	292,813
257	First American Bank NA, Washington	230,001
287	NS & T Bank NA, Washington	195,736
	FLORIDA	
81	Florida National Bank, Jacksonville	931,510
134	Atlantic National Bank, Jacksonville	505,667
294	Barnett Bank of Jacksonville NA	188,582
44	Southeast Bank NA, Miami	1,721,823
139	Barnett Bank of South Florida NA, Miami	480,901
208	Sun Bank/Miami NA	296,839
249	Republic National Bank, Miami	241,973
282	Capital Bank, North Bay Village, Miami	205,701
284	Pan American Bank NA, Miami	202,989
259	First American Bank & Trust, North Palm Beach	226,817
154	Sun Bank NA, Orlando	454,193
69	NCNB National Bank of Florida, Tampa	1,104,175
132	First Florida Bank NA, Tampa	510,678
	GEORGIA	
34	Citizens & Southern National Bank, Atlanta	2,015,974
60	First National Bank, Atlanta	1,389,288
77	Trust Company Bank, Atlanta	1,001,192
108	Bank South NA, Atlanta	613,624
222	National Bank of Georgia, Atlanta	275,014
	HAWAII	
103	Bank of Hawaii, Honolulu	690,636
159	First Hawaiian Bank, Honolulu	442,858
	IDAHO	
124	Idaho First National Bank, Boise	530,953
261	First Security Bank Idaho NA, Boise	225,586
	ILLINOIS	
7	Continental Illinois National Bank & Trust Co., Chicago	14,054,617
11	First National Bank, Chicago	8,414,220
39	Harris Trust & Savings Bank, Chicago	1,894,533
48	Northern Trust Co., Chicago	1,629,011
79	American National Bank & Trust Co., Chicago	973,371
125	LaSalle National Bank, Chicago	528,763
144	Exchange National Bank, Chicago	469,671
247	Chicago-Tokyo Bank	243,403
270	Boulevard Bank NA, Chicago	218,615
275	Lake Shore National Bank, Chicago	212,610

Rank 12/85		Business Loans 12/31/85
	INDIANA	
280	Summit Bank, Fort Wayne	207,968
104	American Fletcher National Bank & Trust Co., Indianapolis	671,399
105	Indiana National Bank, Indianapolis	662,614
133	Merchants National Bank & Trust Co., Indianapolis	507,882
192	First Source Bank, South Bend	321,975
	KANSAS	
199	Fourth National Bank & Trust Co., Wichita	309,461
	KENTUCKY	
239	First Security National Bank & Trust Co., Lexington	254,080
87	First National Bank, Louisville	820,864
90	Citizens Fidelity Bank & Trust Co., Louisville	781,445
202	Liberty National Bank & Trust Co., Louisville	305,442
	LOUISIANA	
228	Guaranty Bank & Trust Co., Lafayette	268,450
107	Whitney National Bank, New Orleans	619,650
140	Hibernia National Bank, New Orleans	478,047
227	First National Bank of Commerce, New Orleans	271,858
300	Commercial National Bank, Shreveport	186,420
	MAINE	
223	Casco Northern Bank NA, Portland	274,183
	MARYLAND	
53	Maryland National Bank, Baltimore	1,522,399
74	First National Bank of Maryland, Baltimore	1,062,750
151	Union Trust Co., Baltimore	456,084
176	Equitable Bank NA, Baltimore	379,112
217	Mercantile Safe Deposit & Trust Co., Baltimore	284,616
115	Suburban Bank, Bethesda	564,988
254	First American Bank, Silver Springs	235,365
	MASSACHUSETTS	
12	First National Bank, Boston	8,275,373
38	Bank of New England NA, Boston	1,897,609
75	Shawmut Bank of Boston NA	1,053,793
106	State Street Bank & Trust Co., Boston	627,353
231	United States Trust Co., Boston	262,052
258	Patriot Bank NA, Boston	229,992
129	Baybank Middlesex, Burlington	516,658
240	Arlington Trust Co., Lawrence	248,865
265	South Shore Bank, Quincy	221,100
187	Bank of New England - West NA, Springfield	350,459
251	Shawmut Worcester County Bank NA	238,601
	MICHIGAN	
19	National Bank of Detroit	3,862,416
36	Comerica Bank-Detroit	1,904,272
49	Manufacturers National Bank, Detroit	1,625,903
112	Michigan National Bank, Detroit	568,569
274	Genesee Merchants Bank & Trust Co., Flint	213,067
123	Old Kent Bank & Trust Co., Grand Rapids	537,876
212	Michigan National Bank, Lansing	294,163
	MINNESOTA	
29	First National Bank, Minneapolis	2,433,176
40	Norwest Bank Minneapolis NA	1,866,139
65	First National Bank, St. Paul	1,203,929
296	Norwest Bank St. Paul NA	187,888
298	American National Bank & Trust Co., St. Paul	186,567
	MISSISSIPPI	
163	Deposit Guaranty National Bank, Jackson	420,714
175	Trustmark National Bank, Jackson	383,724
	MISSOURI	
205	Boatmen's First National Bank of Kansas City	297,747
234	Commerce Bank of Kansas City NA	257,357
260	Merchants Bank, Kansas City	225,758
267	United Missouri Bank of Kansas City NA	219,993
98	Mercantile Trust Co. NA, St. Louis	733,440
109	Centerre Bank NA, St. Louis	611,828
188	Boatmen's National Bank, St. Louis	341,488
	NEBRASKA	
204	Norwest Bank Nebraska NA, Omaha	301,339
297	Omaha National Bank	187,525
	NEVADA	
263	Valley Bank of Nevada, Las Vegas	223,218
152	First Interstate Bank of Nevada NA, Reno	455,276
	NEW JERSEY	
201	First Jersey National Bank South, Atlantic City	305,646
186	National State Bank, Elizabeth	350,944
96	United Jersey Bank, Hackensack	746,073
99	First Jersey National Bank, Jersey City	722,424
149	Heritage Bank NA, Monroe Twp.	460,545
215	Horizon Bank NA, Morristown	288,071
42	First Fidelity Bank NA, Newark	1,793,547
73	Midlantic National Bank, Newark	1,079,499
157	New Jersey National Bank, Pennington	451,392
224	National Community Bank, Rutherford	273,830
229	First National Bank, Toms River	267,139
279	First Fidelity Bank NA/ North Jersey, Totowa	209,036
200	Midlantic National Bank/North, West Paterson	307,891
	NEW MEXICO	
225	First National Bank, Albuquerque	273,303
273	Sunwest Bank of Albquerque NA	214,629
	NEW YORK	
158	Norstar Bank of Upstate N.Y., Albany	443,913
226	Key Bank NA, Albany	272,126
13	Marine Midland Bank NA, Buffalo	6,433,761
141	Manufacturers & Traders Trust Co., Buffalo	475,647
237	Liberty Norstar Bank NA, Buffalo	254,376
174	Long Island Trust Co. NA, Garden City	385,126
1	Citibank NA, New York	35,974,000
3	Chase Manhattan Bank NA, New York	27,749,431
4	Manufacturers Hanover Trust Co., New York	21,444,592
5	Chemical Bank, New York	16,045,078

Top 300 Commercial Banks in Loans to Business

In Geographical Order

Listed Within State by City; Within City by Business Loan Size

(Dollar Amounts in Thousands)

Compiled by American Banker Copyright 1986

Rank 12/85		Business Loans 12/31/85
	NEW YORK (Continued)	
6	Morgan Guaranty Trust Co., New York	15,707,412
8	Bankers Trust Co., New York	11,976,597
16	Bank of New York	4,699,421
20	Irving Trust Co., New York	3,860,331
22	National Westminster Bank USA, New York	3,591,344
30	European American Bank, New York	2,180,245
43	Bank of Tokyo Trust Co., New York	1,783,687
71	Bank Leumi Trust Co., New York	1,094,639
85	Republic National Bank, New York	856,269
92	Industrial Bank of Japan Trust Co., New York	776,374
100	Fuji Bank & Trust Co., New York	711,795
116	Israel Discount Bank, New York	563,900
136	J. Henry Schroder Bank & Trust Co., New York	492,626
142	Barclays Bank of New York NA	473,900
160	Canadian Imperial Bank of Commerce Trust Co., New York	439,791
253	UBAF Arab American Bank, New York	235,869
288	United States Trust Co., New York	195,262
83	Chase Lincoln First Bank NA, Rochester	872,197
210	Norstar Bank, Rochester	296,286
285	Extebank, Stony Brook	202,157
	NORTH CAROLINA	
24	NCNB National Bank of North Carolina, Charlotte	2,934,106
35	First Union National Bank, Charlotte	2,009,106
196	Southern National Bank, Lumberton	313,141
194	First Citizens Bank & Trust Co., Raleigh	316,410
281	Peoples Bank & Trust Co., Rocky Mount	205,982
289	Planters National Bank & Trust Co., Rocky Mount	193,726
171	Branch Banking & Trust Co., Wilson	398,932
33	Wachovia Bank & Trust Co. NA, Winston-Salem	2,020,562
	OHIO	
162	Central Trust Co. NA, Cincinnati	424,265
203	First National Bank, Cincinnati	305,021
241	Fifth Third Bank, Cincinnati	247,857
245	Provident Bank, Cincinnati	245,397
37	AmeriTrust Company NA, Cleveland	1,902,269
67	National City Bank, Cleveland	1,167,340
117	Central National Bank, Cleveland	561,418
145	Society National Bank, Cleveland	469,084
218	Bank One Cleveland NA	284,466
66	Huntington National Bank, Columbus	1,180,820
95	BancOhio National Bank, Columbus	746,515
148	Bank One Columbus NA	466,504
232	Bank One Dayton NA	259,994
155	Toledo Trust Co.	453,572
286	Bank One of Eastern Ohio NA, Youngstown	197,412
	OKLAHOMA	
121	First National Bank & Trust Co., Oklahoma City	553,799
190	Liberty National Bank & Trust Co., Oklahoma City	329,366
178	Bank of Oklahoma Tulsa NA	371,711
209	First National Bank & Trust Co., Tulsa	296,568
	OREGON	
50	United States National Bank, Portland	1,597,957
58	First Interstate Bank of Oregon NA, Portland	1,398,656
236	Oregon Bank, Portland	255,450
	PENNSYLVANIA	
255	First National Bank, Allentown	232,240
268	Merchants Bank NA, Allentown	219,879
248	Dauphin Deposit Bank & Trust Co., Harrisburg	242,647
269	Commonwealth National Bank, Harrisburg	219,319
55	Fidelity Bank NA, Malvern	1,461,904
150	Hamilton Bank, Lancaster	456,645
78	Continental Bank, Norristown	985,018
235	Bucks County Bank & Trust Co., Perkasie	256,534
31	Philadelphia National Bank	2,153,091
57	Mellon Bank (East) NA, Philadelphia	1,435,079
72	First Pennsylvania Bank NA, Philadelphia	1,093,764
76	Provident National Bank, Philadelphia	1,008,611
110	Industrial Valley Bank & Trust Co., Philadelphia	593,930
167	Central-Penn National Bank, Philadelphia	410,644
10	Mellon Bank NA, Pittsburgh	8,713,292
32	Pittsburgh National Bank	2,103,885
168	Equibank, Pittsburgh	405,653
	PENNSYLVANIA (Continued)	
191	Union National Bank, Pittsburgh	324,133
84	American Bank & Trust Co., Reading	858,342
271	Gallatin National Bank, Uniontown	216,365
166	Northeastern Bank of Pennsylvania, Wilkes-Barre	411,649
246	First Eastern Bank NA, Wilkes-Barre	244,435
278	York Bank & Trust Co.	209,378
	RHODE ISLAND	
63	Fleet National Bank, Providence	1,251,305
113	Rhode Island Hospital Trust National Bank, Providence	565,402
	SOUTH CAROLINA	
88	South Carolina National Bank, Charleston	804,432
165	Citizens & Southern National Bank, Charleston	413,553
243	Bankers Trust of South Carolina, Columbia	246,123
	SOUTH DAKOTA	
295	Southern Bank & Trust Co., Greenville	188,436
172	First Bank South Dakota NA, Sioux Falls	394,450
	TENNESSEE	
262	First American Bank Knoxville NA	224,875
86	First Tennessee Bank NA, Memphis	831,080
216	National Bank of Commerce, Memphis	286,224
230	Union Planters National Bank, Memphis	262,787
111	Third National Bank, Nashville	580,412
119	First American National Bank, Nashville	554,496
177	Commerce Union Bank, Nashville	374,251
264	Nashville City Bank & Trust Co., Nashville	222,572
	TEXAS	
173	Texas Commerce Bank Austin NA	385,577
182	Interfirst Bank Austin NA	362,010
252	First City National Bank, Austin	237,107
17	RepublicBank Dallas NA	4,551,822
23	InterFirst Bank Dallas NA	3,515,201
28	MBank Dallas NA	2,486,711
189	First City Bank, Dallas	337,849
214	Allied Bank of Dallas	291,435
276	BancTexas Dallas NA	211,138
195	MBank El Paso NA	314,266
244	Texas Commerce Bank - El Paso	245,471
94	Texas American Bank/Fort Worth NA	750,707
179	InterFirst Bank Fort Worth NA	368,495
292	MBank Fort Worth NA	191,381
18	Texas Commerce Bank NA, Houston	4,503,225
26	First City National Bank, Houston	2,810,288
61	Allied Bank of Texas, Houston	1,316,519
64	MBank Houston NA	1,217,512
89	RepublicBank Houston NA	798,068
219	InterFirst Bank Houston NA	280,588
193	Laredo National Bank	320,150
250	McAllen State Bank	241,744
185	Frost National Bank, San Antonio	359,086
198	National Bank of Commerce, San Antonio	310,602
	UTAH	
153	First Security Bank of Utah NA, Ogden	455,194
128	Zions First National Bank, Salt Lake City	517,080
	VIRGINIA	
120	First American Bank of Virginia, McLean	554,178
46	Sovran Bank NA, Richmond	1,665,605
51	United Virginia Bank, Richmond	1,586,075
82	Bank of Virginia, Richmond	873,671
137	Central Fidelity Bank, Richmond	489,315
135	Dominion Bank NA, Roanoke	505,424
	WASHINGTON	
25	Seattle-First National Bank	2,915,727
52	Rainier National Bank, Seattle	1,566,483
122	Peoples National Bank, Seattle	550,422
118	First Interstate Bank of Washington NA, Spokane	555,348
169	Old National Bank, Spokane	404,852
256	Puget Sound National Bank, Tacoma	230,037
	WISCONSIN	
80	First Wisconsin National Bank, Milwaukee	957,713
126	M&I Marshall & Ilsley Bank, Milwaukee	525,532
170	Marine Bank NA, Milwaukee	401,868
233	First Bank NA-Milwaukee	257,532

Top 300 Commercial Banks in Loans to Business

Dec. 31, 1985, Compared with Dec. 31, 1984
(Dollar Amounts in Thousands)

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Rank 12/85		BUSINESS LOANS Total 12/31/85	Total 12/31/84	Percent Change	Rank 12/31/84	Gain in Rank	TOTAL LOANS 12/31/85	12/31/84	TOTAL ASSETS 12/31/85	12/31/84	DOMESTIC BUSINESS LENDING Total 12/31/85	% of Total Business Loans	Interest Income 1985	Gross Int. Inc. 1985	Dom. Inc. As % of Int. Inc.	Gross Return 1985	1984
201	First Jersey National Bank South, Atlantic City, N.J.	305,646	227,851	34.14	..		598,897	518,130	901,972	831,404	305,646	100.00	29,234	87,191	33.53	9.85	11.69
202	Liberty National Bank & Trust Co., Louisville, Ky.	305,442	341,699	-10.61	179		1,140,671	1,020,820	1,821,707	1,621,996	305,442	100.00	33,126	153,181	21.63	10.03	12.44
203	First National Bank, Cincinnati	305,021	288,830	5.61	191		1,191,509	957,864	2,197,555	1,949,103	305,021	100.00	31,515	173,119	18.20	9.85	12.17
204	Norwest Bank Nebraska NA, Omaha	301,339	283,792	6.18	320	+116	822,459	941,792	1,464,644	1,568,361	301,339	100.00	38,687	133,734	28.93	12.42	15.06
205	Boatmen's First National Bank of Kansas City, Mo.	297,747	282,537	5.38	296	+91	981,030	1,055,273	2,011,449	1,848,195	297,747	100.00	33,794	138,567	24.39	11.10	12.92
206	First Alabama Bank, Montgomery	297,192	293,562	1.24	..		1,442,099	1,244,577	2,405,063	2,466,946	297,192	100.00	34,150	219,732	15.54	10.22	11.24
207	Colorado National Bank, Denver	296,955	298,433	-0.50	190		772,055	926,965	1,518,352	1,430,199	296,955	100.00	34,546	128,457	26.89	11.87	10.77
208	Sun Bank/Miami NA	296,839	240,634	23.36	..		1,135,042	890,997	1,575,957	1,346,189	296,839	100.00	27,938	132,055	21.16	10.01	11.47
209	First National Bank & Trust Co., Tulsa, Okla.	296,568	345,617	-14.19	176		753,085	736,405	1,430,691	1,259,467	296,471	99.97	32,694	95,868	34.10	10.96	12.32
210	Norstar Bank, Rochester, N.Y.	296,286	230,594	28.49	225	+15	1,110,570	861,697	1,681,801	1,459,247	296,286	100.00	38,000	156,794	24.24	10.12	10.11
211	National Bank of Alaska, Anchorage	294,504	228,217	29.05	227	+16	762,649	659,758	1,124,746	1,041,657	289,135	98.18	32,185	106,190	30.31	10.92	12.48
212	Michigan National Bank, Lansing	294,163	275,250	6.87	200		1,245,616	1,164,795	1,776,065	1,595,824	294,163	100.00	24,638	174,581	14.11	8.50	10.60
213	National Bank of Washington, D.C.	292,813	286,911	2.06	193		900,050	799,532	1,436,952	1,274,801	281,207	96.04	28,213	123,663	22.81	10.63	11.82
214	Allied Bank of Dallas, Tex.	291,435	253,682	14.88	262	+48	566,644	482,111	789,993	664,261	291,435	100.00	30,705	68,555	44.79	9.69	12.22
215	Horizon Bank NA, Morristown, N.J.	288,071	281,271	2.42	197		1,024,894	945,285	1,477,635	1,317,503	288,071	100.00	30,393	131,686	23.08	10.33	13.27
216	National Bank of Commerce, Memphis, Tenn.	286,224	225,726	26.80	230	+14	653,857	493,172	1,220,082	1,159,284	286,224	100.00	22,771	98,471	23.12	7.75	12.44
217	Mercantile Safe Deposit & Trust Co., Baltimore	284,616	217,075	31.11	237	+20	689,653	606,259	1,095,017	942,671	284,616	100.00	24,916	87,742	28.40	9.41	10.67
218	Bank One Cleveland NA	284,466	285,921	-0.51	194		827,511	718,167	1,306,930	1,120,183	284,466	100.00	30,477	120,943	25.20	10.44	11.65
219	InterFirst Bank Houston NA	280,588	406,792	-31.02	152		814,711	1,024,520	1,434,143	1,276,740	267,017	95.16	29,317	109,863	26.69	10.96	10.70
220	Bank of New York (Delaware), Wilmington	276,381	257,413	7.37	207		1,191,574	961,985	1,238,875	1,007,764	181,667	65.73	22,879	125,388	18.25	10.77	10.69
221	Marine Midland Bank (Delaware) NA, Wilmington	275,894	21,174	...	..		486,922	299,875	492,349	303,677	275,894	100.00	16,678	43,164	38.64	8.49	NA
222	National Bank of Georgia, Atlanta	275,014	215,597	27.56	238	+16	914,619	741,882	1,504,425	1,302,654	271,465	98.71	28,235	142,496	19.81	10.69	13.17
223	Casco Northern Bank NA, Portland, Me.	274,183	200,422	36.80	260	+37	826,045	634,873	1,052,041	841,632	274,183	100.00	29,946	98,084	30.53	10.70	12.78
224	National Community Bank, Rutherford, N.J.	273,830	220,543	24.16	235	+11	1,286,650	989,345	2,034,970	1,713,168	273,830	100.00	27,852	168,223	16.56	10.02	13.00
225	First National Bank, Albuquerque, N.M.	273,303	233,254	17.17	223		651,790	531,747	1,068,044	900,911	273,303	100.00	31,015	100,114	30.98	11.69	13.35
226	Key Bank NA, Albany, N.Y.	272,126	231,653	17.47	224		1,096,930	986,953	1,865,408	1,589,691	272,126	100.00	31,222	156,415	19.96	10.27	13.22
227	First National Bank of Commerce, New Orleans	271,858	237,017	14.31	220		1,045,294	875,585	2,306,580	1,992,316	271,858	100.00	25,755	184,221	13.98	9.70	12.45
228	Guaranty Bank & Trust Co., Lafayette, La.	268,450	267,902	0.20	203		555,023	551,135	783,449	847,900	268,450	100.00	33,205	84,142	39.46	12.06	11.40
229	First National Bank, Toms River, N.J.	267,139	188,922	41.40	274	+45	803,089	584,465	1,317,829	1,120,205	267,139	100.00	24,010	117,402	20.45	9.95	11.73
230	Union Planters National Bank, Memphis, Tenn.	262,787	239,279	9.82	218		849,171	832,354	2,299,166	1,908,952	262,787	100.00	26,906	151,359	17.78	10.86	11.22
231	United States Trust Co., Boston	262,052	192,111	36.41	268	+37	524,013	375,071	752,275	579,896	262,052	100.00	22,971	64,813	35.44	9.20	12.15
232	Bank One, Dayton, NA, Ohio	259,994	208,334	24.80	24	+15	1,061,879	932,346	1,620,315	1,300,701	259,994	100.00	21,194	150,561	14.08	7.77	11.35
233	First Bank NA - Milwaukee, Wis.	257,532	224,456	14.74	231		637,227	473,021	967,235	787,022	257,532	100.00	25,821	75,932	34.01	11.02	12.74
234	Commerce Bank of Kansas City NA, Mo.	257,357	245,558	4.80	213		632,751	693,467	1,454,458	1,656,647	257,357	100.00	29,058	138,673	20.95	11.94	12.72
235	Bucks County Bank & Trust Co., Perkasie, Pa.	256,534	117,264	118.77	..		500,908	295,794	761,042	599,178	256,534	100.00	25,506	66,594	38.30	9.51	13.86
236	Oregon Bank, Portland, Ore.	255,450	259,126	-1.42	206		624,215	618,969	1,047,070	1,078,183	255,450	100.00	30,572	92,634	33.00	12.27	13.39
237	Liberty Norstar Bank NA, Buffalo, N.Y.	254,376	203,892	24.76	257	+20	742,372	617,346	1,079,746	933,120	254,376	100.00	27,219	95,541	28.49	11.18	12.42
238	Westamerica Bank NA, San Rafael, Calif.	254,195	208,778	21.75	245	+ 7	739,768	685,460	1,028,058	911,813	254,195	100.00	35,127	101,467	34.62	13.02	13.63
239	First Security National Bank &Trust Co., Lexington, Ky.	254,080	136,432	86.23	352	+113	688,997	517,071	1,154,298	1,073,777	254,080	100.00	24,183	94,676	25.54	9.63	11.83
240	Arlington Trust Co., Lawrence, Mass.	248,865	209,164	18.98	243	+ 3	794,523	686,805	1,091,925	964,024	248,865	100.00	25,262	102,977	24.53	10.12	11.21
241	Fifth Third Bank, Cincinnati, Ohio	247,857	196,605	26.07	269	+28	1,328,383	1,030,853	2,210,347	1,977,987	247,857	100.00	25,065	204,933	12.23	10.17	12.65
242	Barclays Bank of California, San Francisco	247,450	181,627	36.24	282	+40	826,184	639,384	1,156,550	869,812	247,450	100.00	23,661	100,710	23.49	11.08	15.09
243	Bankers Trust of South Carolina, Columbia	246,123	205,458	19.79	255	+12	1,229,992	1,008,250	2,353,739	1,912,962	246,123	100.00	25,737	208,756	12.33	10.88	12.54
244	Texas Commerce Bank - El Paso NA	245,471	239,144	2.65	219		394,801	430,596	832,843	810,749	245,471	100.00	29,952	65,639	45.63	13.24	12.47
245	President Bank, Cincinnati	245,397	229,148	7.09	220		679,554	565,148	1,084,293	924,160	245,397	100.00	28,535	95,752	29.80	12.14	12.46
246	First Eastern Bank NA, Wilkes-Barre, Pa.	244,435	251,278	-2.72	210		923,341	796,126	1,322,131	1,236,695	244,435	100.00	30,145	129,744	23.23	11.34	11.80
247	Chicago-Tokyo Bank	243,403	209,437	16.22	241		328,618	300,081	412,225	375,673	212,582	87.34	15,067	29,371	51.30	8.45	11.69
248	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	242,647	194,558	24.72	264	+16	801,199	670,421	1,839,884	1,602,971	242,647	100.00	23,719	164,220	14.44	10.04	10.99
249	Republic National Bank, Miami	241,973	244,098	-0.87	215		404,262	365,094	887,521	816,337	241,973	100.00	29,424	83,135	35.39	11.91	12.72
250	McAllen State Bank, Tex.	241,744	181,885	32.91	281	+31	538,454	462,514	841,014*	699,109	241,744	100.00	24,310	71,940	33.79	9.34	11.83

Sidenotes

Data Source: All data were provided to American Banker by **ADP Data Services Division, New York,** from their computerized data base of the Federal regulatory Report of Condition and the Report of Income for all insured commercial banks.

ADP's data for Dec. 31, 1985, are from the preliminary Federal Reserve computer tape which did not contain data for Puerto Rican-based banks. Therefore, Puerto Rican banks have not been included in this year's survey. Also, ADP restates its 1984 data on a pro forma basis for mergers in 1985. For that reason, some banks may not have ranks for 1984, although their 1984 business loans appear sufficiently large to have a rank. Also, all 1984 ranks are based on the actual business loans outstanding on Dec. 31, 1984, and have not been adjusted to reflect 1985 mergers. For this reason, the 1984 ranks for some banks may appear to be lower than the listed business loan figure for 1984 would appear to indicate.

Business Loans: Data are from Schedule RC-C of the Federal regulatory Report of Condition (RC) and are consolidated to include both domestic and foreign offices. Loans to both domestic and foreign businesses are included. The appropriate line reference numbers on the RC are: Column A item 4.a. (commercial and industrial loans to U.S. addressees) and item 4.b. (commercial and industrial loans to non-U.S. addressees).

As defined by the Federal Reserve Board, commercial and industrial loans, or business loans, are "Loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment. These loans may take the form of direct or purchased loans." The bank's "own acceptances discounted and held in its portfolio when the account party is commercial and industrial enterprise" are included also, as are "Loans to individuals for commercial, industrial and professional purposes." Excluded are loans to individuals for investment or personal expenditure purposes and "all commercial and industrial loans held in trading accounts." Also excluded are the bank's lease financing receivables which are reported on line 10 of Schedule RC-C.

The Federal Reserve Board uses the term "domicile" to determine the foreign (non-U.S. addressee) or domestic (U.S. addressee) status of a customer reporting to the bank. "Domicile is determined by the principal business address of a corporation, partnership, or sole proprietorship." U.S. addressees include the 50 states of the U.S., the District of Columbia, Puerto Rico, and the U.S. territories and possessions.

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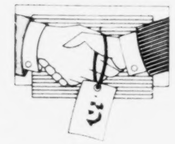
Top 300 Commercial Banks in Loans to Business

Dec. 31, 1985, Compared with Dec. 31, 1984
(Dollar Amounts in Thousands)



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Rank 12/85		BUSINESS LOANS Total 12/31/85	Total 12/31/84	Percent Change	Rank 12/31/84	Gain in Rank	TOTAL LOANS 12/31/85	12/31/84	TOTAL ASSETS 12/31/85	12/31/84	DOMESTIC BUSINESS LENDING Total 12/31/85	% of Total Business Loans	Interest Income 1985	Gross Int. Inc. 1985	Dom. Inc. As % of Int. Inc.	Gross Return 1985	1984
251	Shawmut Worcester County Bank NA, Worcester, Mass.	238,601	207,050	15.24	252	+ 1	670,146	565,951	1,138,220	1,002,406	238,601	100.00	25,868	94,514	27.37	8.07	7.46
252	First City National Bank, Austin, Tex.	237,107	226,094	4.87	229		644,259	636,895	905,568	832,178	237,107	100.00	26,086	83,177	31.36	11.09	11.17
253	UBAF Arab American Bank, New York	235,869	207,928	13:44	249		807,624	676,019	1,228,419	1,210,866	84,153	35.68	3,710	96,911	3.83	6.69	11.49
254	First American Bank, Silver Spring, Md.	235,365	169,991	38.46	297	+43	443,154	337,819	690,502	536,031	235,365	100.00	22,506	57,738	38.98	10.44	11.38
255	First National Bank, Allentown, Pa.	232,240	188,916	22.93	275	+20	603,647	673,345	1,208,808	1,225,995	232,240	100.00	25,045	115,057	21.77	10.28	10.01
256	Puget Sound National Bank, Tacoma, Wash.	230,037	208,127	10.53	248		1,010,208	892,876	1,439,910	1,270,450	230,037	100.00	23,414	140,186	16.70	11.53	13.28
257	First American Bank NA, Washington, D.C.	230,001	183,788	25.14	278	+21	795,962	659,787	1,337,301	1,107,878	230,001	100.00	21,214	109,058	19.45	10.44	11.16
258	Patriot Bank NA, Boston	229,992	190,683	20.61	..		616,101	385,830	927,510	679,798	229,992	100.00	30,959	76,657	40.39	12.48	14.55
259	First American Bank & Trust Co., North Palm Beach, Fla.	226,817	161,040	40.85	313	+54	690,114	487,522	1,283,698	986,300	226,817	100.00	27,193	92,267	29.47	11.52	12.50
260	Merchants Bank, Kansas City, Mo.	225,758	193,756	16.52	..		673,728	458,270	794,259	556,572	225,758	100.00	28,349	75,598	37.50	10.42	12.50
261	First Security Bank Idaho NA, Boise	225,586	222,699	1.30	232		1,241,508	1,182,279	1,770,174	1,762,243	225,586	100.00	26,815	176,251	15.21	10.79	12.71
262	First American Bank Knoxville NA, Tenn.	224,875	207,726	8.26	..		577,063	505,930	949,994	878,609	224,875	100.00	25,561	81,231	31.47	11.31	18.55
263	Valley Bank of Nevada, Las Vegas	223,218	187,036	19.34	276	+13	754,273	691,455	1,236,702	1,219,780	223,218	100.00	24,110	116,093	20.77	10.32	13.79
264	Nashville City Bank & Trust Co., Tenn.	222,572	200,351	11.09	..		411,780	391,300	589,396	532,128	222,572	100.00	25,700	55,568	46.25	12.72	NA
265	South Shore Bank, Quincy, Mass.	221,100	178,069	24.17	284	+19	607,263	496,822	825,963	675,102	221,100	100.00	22,240	70,228	31.67	9.40	11.63
266	Citibank (Delaware), New Castle	220,524	4,700		..		232,900.	6,798	903,602	111,638	220,524	100.00	NA	15,662	NA	NA	NA
267	United Missouri Bank of Kansas City NA	219,993	164,889	33.42	305	+38	689,614	606,048	1,578,756	1224.822	219.993	100.00	23.607	94.615	24.95	10.58	11.82
268	Merchants Bank NA, Allentown, Pa.	219,879	175,258	25.46	333	+65	784,211	747,815	1,331,389	1,217,735	219,879	100.00	23,115	127,395	18.14	10.73	12.87
269	Commonwealth National Bank, Harrisburg, Pa.	219,319	184,143	19.10	277	+ 8	770,082	748,833	1,411,173	1,304,679	219,319	100.00	23,599	125,713	18.77	9.87	10.11
270	Boulevard Bank NA, Chicago	218,615	180,777	20.93	283	+13	480,029	371,508	664,138	542,483	218,615	100.00	25,083	57,854	43.36	11.05	12.05
271	Gallatin National Bank, Uniontown, Pa.	216,365	116,066	86.42	..		498,107	346,727	1,016,784	809,725	216,365	100.00	16,070	77,117	20.84	8.67	9.45
272	First Los Angeles Bank	216,242	202,420	6.83	258		360,318	279,910	581,443	478,994	216,242	100.00	26,710	54,861	48.69	10.50	11.93
273	Sunwest Bank of Albuquerque NA, NM	214,629	236,315	-9.18	222		740,768	614,736	1,516,952	1,351,077	214,629	100.00	24,568	143,740	17.09	10.63	11.76
274	Genesee Merchants Bank & Trust Co., Flint, Mich.	213,067	237,330	-10.22	221		597,525	591,075	1,059,560	999,674	213,067	100.00	21,386	95,326	22.43	9.81	9.85
275	Lake Shore National Bank, Chicago	212,610	220,755	-3.69	234		378,641	365,294	590,080	541,879	212,610	100.00	25,033	53,511	46.78	11.53	12.39
276	BancTexas Dallas NA	211,138	287,916	-26.67	192		470,608	590,541	729,906	911,693	211,138	100.00	25,827	68,624	37.64	12.03	13.63
277	Bank of Delaware, Wilmington	210,503	190,369	10.58	271		915,719	816,392	1,373,228	1,196,423	210,503	100.00	19,541	131,819	14.82	11.08	12.63
278	York Bank & Trust Co., Pa.	209,378	174,687	19.86	291	+13	621,326	497,571	903,240	783,253	209,378	100.00	20,697	82,166	25.19	10.36	14.47
279	First Fidelity Bank NA/North Jersey, Totowa, N.J.	209,036	182,564	14.50	279		834,386	708,448	1,386,679	1,286,823	209,036	100.00	20,080	126,541	15.87	10.14	12.07
280	Summit Bank, Fort Wayne, Ind.	207,968	176,153	18.06	287	+ 7	622,229	504,736	1,057,362	922,536	207,968	100.00	20,868	101,325	20.60	10.76	13.72
281	Peoples Bank & Trust Co., Rocky Mount, N.C.	205,982	163,201	26.21	308	+27	477,703	417,031	732,957	651,456	205,982	100.00	21,741	72,287	30.08	10.81	13.27
282	Capital Bank, North Bay Village, Miami	205,701	159,357	29.08	..		391,961	283,099	661,202	550,471	201,010	97.72	21,359	57,650	37.05	9.79	15.35
283	First Commercial Bank NA, Little Rock, Ark.	205,042	206,588	-0.75	254		493,805	418,209	958,779	973,310	205,042	100.00	19,634	76,186	25.77	10.14	10.65
284	Pan American Bank NA, Miami	202,989	212,526	-4.49	263		538,239	545,178	1,301,451	1,238,179	202,989	100.00	22,863	108,775	21.02	11.72	12.10
285	Extebank, Stony Brook, N.Y.	202,157	151,493	33.44	..		266,974	213,176	443,054	349,999	197,957	97.92	18,322	35,142	52.14	10.00	12.18
286	Bank One of Eastern Ohio NA, Youngstown	197,412	148,714	32.75	..		856,674	717,115	1,284,060	1,181,418	197,412	100.00	26,098	132,798	19.65	11.86	9.88
287	NS & T Bank NA, Washington, D.C.	195,736	182,338	7.35	280		725,162	613,747	1,004,976	925,036	195,736	100.00	20,535	87,714	23.41	10.44	12.38
288	United States Trust Co., New York	195,262	245,176	-20.36	214		1,309,644	1,133,455	3,157,177	2,289,867	193,341	99.02	22,710	166,607	13.63	10.44	11.58
289	Planters National Bank & Trust Co., Rocky Mount, N.C.	193,726	157,491	23.01	318	+29	442,838	385,481	649,243	572,381	193,726	100.00	19,201	61,231	31.36	10.58	12.70
290	Tokai Bank of California, Los Angeles	192,089	130,431	47.27	365	+75	407,586	282,516	534,455	399,069	192,089	100.00	21,720	49,693	43.71	12.26	15.71
291	Central Bank of Denver	191,664	193,575	-0.99	266		704,039	682,959	1,312,820	1,286,534	191,664	100.00	19,221	139,534	13.78	10.22	12.54
292	MBank Fort Worth NA, Tex.	191,381	208,904	-8.39	244		562,682	431,209	719,445	648,813	187,837	98.15	18,997	60,155	31.58	10.07	12.06
293	Wilmington Trust Co., Del.	189,439	145,083	30.57	343	+50	1,399,246	1,101,616	2,303,396	2,065,437	189,439	100.00	18,721	181,517	10.31	10.69	22.31
294	Barnett Bank of Jacksonville NA, Fla.	188,582	169,929	10.98	298	+ 4	896,370	727,925	1,311,455	1,046,683	188,582	100.00	18,366	109,902	16.71	9.20	16.58
295	Southern Bank & Trust Co., Greenville, S.C.	188,436	113,053	66.68	393	+98	631,877	568,338	1,023,915	974,092	188,436	100.00	19,582	95,598	20.48	10.69	12.76
296	Norwest Bank St. Paul NA, Minn.	187,888	160,724	16.90	315	+19	418,470	393,289	558,295	539,813	187,888	100.00	19,078	44,582	42.79	9.86	11.14
297	Omaha National Bank, Neb.	187,525	167,078	12.24	301	+ 4	696,552	701,255	1,213,205	1,129,934	187,525	100.00	22,767	93,348	24.39	13.61	11.82
298	American National Bank & Trust Co., St. Paul, Minn.	186,567	155,486	19.99	325	+27	406,255	338,104	612,869	525,642	186,567	100.00	17,433	48,507	35.94	9.26	13.09
299	Alaska Mutual Bank, Anchorage	186,475	147,531	26.40	..		596,451	462,089	810,152	642,981	186,475	100.00	22,622	80,132	28.23	12.07	12.19
300	Commercial National Bank, Shreveport, La.	186,420	166,807	11.76	302	+ 2	730,735	709,582	1,197,553	1,169,750	186,420	100.00	18,749	110,928	16.90	9.60	11.66

Sidenotes

Total Loans: Data are from RC-Balance Sheet, line 4.a. ("Loans and leases, net of unearned income").

Total Assets: Data are from RC-Balance Sheet, line 12.

Domestic Business Lending: Seven items appear under this heading.

(1) Total 12/31/85: This is total business loans to both domestic and foreign customers that were booked in the domestic offices of the bank. These data were taken from RC-Schedule C, Column B (Domestic offices), items 4.a. plus 4.b.

(2) % of Total Business Loans: This is the ratio of domestically-booked business loans to total business loans. For banks without foreign offices this ratio will be 100%.

(3) Interest income 1985: Data are from the Report of Income (RI). It is gross interest and fee income on commercial and industrial loans booked in domestic offices. It is taken from Schedule RI, item 1.a.(1).(d).

(4) Gross Int. Inc. 1985: This is total gross interest income for the bank. It is taken from Schedule RI, item 1.g.

(5) Dom. Inc. as % of Int. Inc.: This is the ratio of gross domestic business loan interest income (item 3 in this block) to total gross interest income (item 4 in this block).

(6) Gross return 1985: This is the gross return on domestic business lending. It is calculated by dividing gross interest and fee income on commercial and industrial loans booked in domestic offices in 1985 (item 3 in this block) by average business loans booked in the domestic offices during the fourth quarter of 1985. The average business loan figure is not shown in the table. It was taken from Schedule RC-K-Quarterly Averages, line item 6.a.(4).

According to Federal Reserve Board instructions for the Report of Income, interest and fee income on loans are "all interest, fees, and similar charges levied against or associated with all assets reportable as loans in Schedule RC-C, items 1 through 9."

(7) Gross return 1984: This is the gross return on domestic business lending for 1984, calculated in the same manner as the gross return for 1985 above.

(a)— Changed title to Sovran Bank-/Maryland 4/86. **(b)—** Changed title to Bank IV Wichita NA 3/31/86. **(x)—** Rank bank would have had, if it were included in the survey.

Top 10 Decline in Business Loans as Smaller Banks Gain

➳ Continued from Page 1

ry-capital and total-capital ratios to the 5.5% and 6% levels, respectively. As a result of these changes. capital has become a constraint on asset expansion.

Also, these loan participation sales produce revenues for the bank without increasing loan risk. This is especially important to the large banks who have experienced problems with their foreign loan and energy-related loan portfolios.

Why Foreign Banks in US Are Buying

Foreign banks in the United States are buying for a number of reasons. First, they have been more willing to accept the thinner spreads available through loan participation sales than domestically owned banks, because the alternative lending opportunities for most foreign banks here are limited. Most domestically owned banks have established customer relationships that foreign banks find difficult to break.

Secondly, the size of the loan is a constraint for many foreign banks in the U.S. market. They could not provide a borrower with the entire amount of funds needed. Thus a loan participation is better than no loan at all. And third, foreign banks' U.S. branches and agencies are not subject to the capital adequacy constraints imposed on domestically chartered U.S. banks.

According to data from the Federal Reserve Board, business loans at the large U.S. branches and agencies of foreign banks grew by more than 50%, to $30.5 billion at yearend 1985, from $20.3 billion a year earlier. The large U.S. branches and agencies of foreign banks accounted for more than half of the growth in business loans booked by all banks in the United States last year.

Also, some thrift institutions that have been eager to enter the commercial lending field have purchased some of these loan participations. According to data from the Federal Home Loan Bank Board, commercial loans at FSLIC-insured institutions rose 37.4% last year, to $15 billion.

The *American Banker*, in its annual survey of foreign banks in the U.S. published on Feb. 14, reported that the loan sales by the nation's top banks "may indicate that fundamental changes are taking place in the U.S. commercial lending market. The securitization of the U.S. commercial lending market has begun. This securitization will affect the fundamental relationship between the bank and the borrower. The bank has become a placement agent for the borrower, instead of the lender. These sales indicate that the investment banking function of the large, domestically owned banking firms will grow in both importance and size."

Securitization is the sale of financial assets by an institution. The security purchaser invests in the pool and not the issuer. Securitization provides a bank with liquidity and allows it to shift market risk to investors.

Also, the *American Banker*, in its first annual survey of commercial lending at thrift institutions, attributed a portion of the surge in commercial lending at thrifts to loan participation purchases by some of the faster growing thrifts in the field.

Growth in Business Lending at US Banks
(In Billions of Dollars)

	12/31/85	12/31/84	% Change
All U.S. Banks	$495.9	$475.7	+ 4.2%
Top 300 Banks	444.4	430.9	+ 3.1%
Top 10 Banks	190.8	203.2	- 6.1%
Banks Ranked 11-30	84.8	84.5	+ 0.5%
Banks Ranked 31-50	36.0	33.0	+ 9.0%
Banks Ranked 51-300	132.8	110.2	+20.5%
All Other Banks	51.5	44.8	+15.0%
Branches and Agencies of Foreign Banks	30.5	20.3	+50.2%

Other Survey Findings

- Citibank remains the top bank in business loans, with $36 billion on Dec. 31, 1985, down 2.7% from $37 billion a year earlier, and down almost 9% from $39.4 billion two years earlier.
- Manufacturers Hanover Trust Co. remains the top bank in domestically booked business loans, with $12.4 billion, down 10.6% from $13.7 billion a year earlier. Overall, Manufacturers ranks fourth, with a $21.4 billion business loan portfolio.
- Domestically, Bank of America barely retained its second place ranking, with $10.8 billion, down 13% from $12.4 billion a year earlier. Citibank was a close third with $10.7 billion in domestic business loans.
- Among the top 100 banks, 92d-ranked Industrial Bank of Japan Trust Co., New York, had the largest percentage gain in business loans — up 51.8%, to $776 million. The bank is a subsidiary of Industrial Bank of Japan Ltd., Tokyo, Japan's seventh largest bank.
- European American Bank, New York, had the largest decline in business loans outstanding among the top 100 banks, with a 29.4% drop. European American, which is owned by a consortium of six European banks, ranked 30th in business loans, with $2.2 billion on Dec. 31.
- New York ranked as the state with the most banks in the top 300, with 30. Following New York were Texas, with 24 banks; Pennsylvania, with 23 banks; and California, with 20 banks.
- Nine banks from Delaware ranked among the top 300. Of the nine, seven are subsidiaries of New York banks that were established under the Financial Center Development Act of 1981.
- The average gross return on domestic business lending for the top 300 banks was 10.67% last year, down from 12.11% in 1984. ■

Michigan . . .

➳ Continued from Page 21

pared with a national average of 0.82%.

Mr. Seidman, who is a native of Grand Rapids, Mich., also noted that only four Michigan banks have failed in the past 17 years. Although he would not disclose how many Michigan banks are on the FDIC's "problem list," he did say it is well below the national average.

"I don't think we're facing a major issue that we know of in this coming year," Mr. Smith said. "But believe me, that could change overnight."

A nagging concern, he said, is that the governor's tax fairness proposal could be revived. He said the proposal would raise by 850% the tax that banks pay on their deposits. If the measure passes, Mr. Smith said, the profits of all Michigan-based banks could fall by about 15%.

At the convention, Lyle McKinley, the president and chief executive of the Citizen's National Bank of Cheboygan, was elected president of the bankers group for the coming year. Citizen's National has assets of about $106 million.

In his acceptance address, Mr. McKinley disclosed that the Michigan Bankers Association and the Michigan Association of Community Bankers have agreed to form a joint study committee to find ways to establish cooperative activities.

"The competition is getting tougher," Mr. McKinley said. "There is no room for duplication of services. It's harder to make a buck, and it shouldn't be wasted." ■

Answer . . .

➳ Continued from Page 4

on the farmer's 240-acre farm, which included his homestead. The proceeds of the loan were used to purchase the farm property and to pay for operating expenses. In 1981, the farmer sold 160 acres and Federal Land Bank released its mortgage on that portion of the land.

In an attempt to stop a loan foreclosure proceeding on the remaining land, the farmer brought suit against the Federal Land Bank in 1984. While his complaint alleged violations of a number of state and federal statutes, the court concluded that he was claiming relief under the Truth-In-Lending Act.

The Act establishes a one-year period of limitations in which actions for violations of its general disclosure requirements must be brought. The limitations period begins to run when credit is extended through the consummation of the transaction without the proper disclosures. In this case, the farmer waited almost seven years after the loan was extended to file suit. Therefore, the court dismissed the farmer's claims against the Federal Land Bank. ■

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Dear Reader,
How Are We Doing?

The American Banker wants very much to make sure its coverage of the financial services industry meets your information needs. So would you spend a moment to give us some feedback on the survey of the **Top 300 Bank Lenders to Business** that appears in today's edition? Over the past year we have incorporated many of your suggestions to provide more meaningful information. Please return this questionnaire to L. Michael Cacace, Statistical Chief, American Banker, One State Street Plaza, New York, N.Y. 10004. Telephone 212-943-4836.

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The Daily Financial Services News

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Citicorp Tops Morgan in Managed Trust Assets

By MICHAEL CACACE

NEW YORK — Citicorp has surpassed J.P. Morgan & Co. as the top banking firm in assets managed by its trust department.

Citicorp's trust assets rose 28.2% in 1985, to $50 billion, while Morgan's discretionary assets were up 24%, to $48.6 billion.

Investment Management

Morgan had ranked as the top firm in managed assets for six of the past seven years. The *American Banker* — conforming with changes made by the federal regulators — began using discretionary assets as its measure of trust department size in 1978.

Managed trust assets are assets of accounts for which a trust banking firm is authorized to make investment decisions. Also included are assets in accounts for which the bank recommends, but does not make, investments. Assets of accounts where the bank shares investment power are also included. Managed assets are called "discretionary assets."

Managed Trust Assets

1983-1985 (Millions of Dollars)

	Citicorp	J.P. Morgan
1983	$35,991	$37,543
1984	$39,041	$39,160
1985	$50,057	$48,574

The Top 100 Trust Firms
Tables Begin on Page 27

Morgan was the top firm in discretionary assets from 1978 to 1982. In 1983, Bankers Trust New York Corp. supplanted Morgan as the top firm in trust size. But Morgan regained the rank in 1984.

Citicorp has ranked second to Morgan from 1978 until 1981. In 1982, it dropped to fourth place. But in each of the next three years, Citicorp moved up one notch in the rankings: to third place in 1983, with $36 billion in managed assets; to second place in 1984, with $39 billion; and to first place last year, with $50.06 billion in trust assets.

Bankers Trust, which fell from first

Trust Assets: Page 46 ➤

Thrift Regulators Review Options Rules In Wake of Three California Episodes

By ROBERT LUKE

LOS ANGELES — Federal thrift regulators, worried about speculative options trading that led to the failure of two California thrifts and recently delivered a financial blow to another, are reviewing their regulations governing options transactions.

Thrifts

"So far, we have been able to uncover about 40 institutions that have had problems or are continuing to have problems with this sort of thing," said Patrick H. McKelvey, a Bank Board spokesman, referring to an estimate made in May. "We are taking steps to see what we can do."

Added Alvin W. Smuzynski, the Bank Board's assistant director of regional operations: "We are reviewing the clarity of the regulations. If we think they need to be changed or made more clear, we will do that."

Mr. Smuzynski said the Bank Board also is questioning the roles played by brokers in the transactions.

"Certainly if there was any self-enrichment by the brokers based on advice given the association [we would look into that]," Mr. Smuzynski said.

Regulators previously have said that speculative options transactions contributed to the insolvency of Presidio Savings and Loan Association, Porterville, Calif., and Seapointe Savings and Loan Association, Carlsbad, Calif. More recently, Guarantee Savings and Loan Association, Fresno, Calif., said it was forced to take delivery of $1.65 billion in U.S. Treasury securities to avoid recognizing a substantial loss on "unauthorized" put options transactions, which the thrift previously said was used primarily to generate fee income.

In the wake of that announcement, Standard and Poor's Corp. last Friday

Options: Page 2 ➤

Great Western Gobbles Wendy's Financing Arm

By ANDREW ALBERT

NEW YORK — A unit of Great Western Financial Corp. has acquired the financing arm of the Wendy's restaurant chain, which includes 85 of the fast-food hamburger outlets.

Great Western Leasing Corp., a wholly owned subsidiary of the giant Beverly Hills savings and loan holding company, paid $64.5 million in cash for four-year-old Wendy's Capital Corp.

Wendy's International Inc. set up the unit in 1982, during a period of high interest rates, to help finance investors wishing to open fast-food franchises. As rates declined, the need for such a financing service diminished, leading Wendy's International, based in Dublin, Ohio, to sell the unit and rid itself of that funding burden.

The deal, announced last week,

Wendy's: Page 47 ➤

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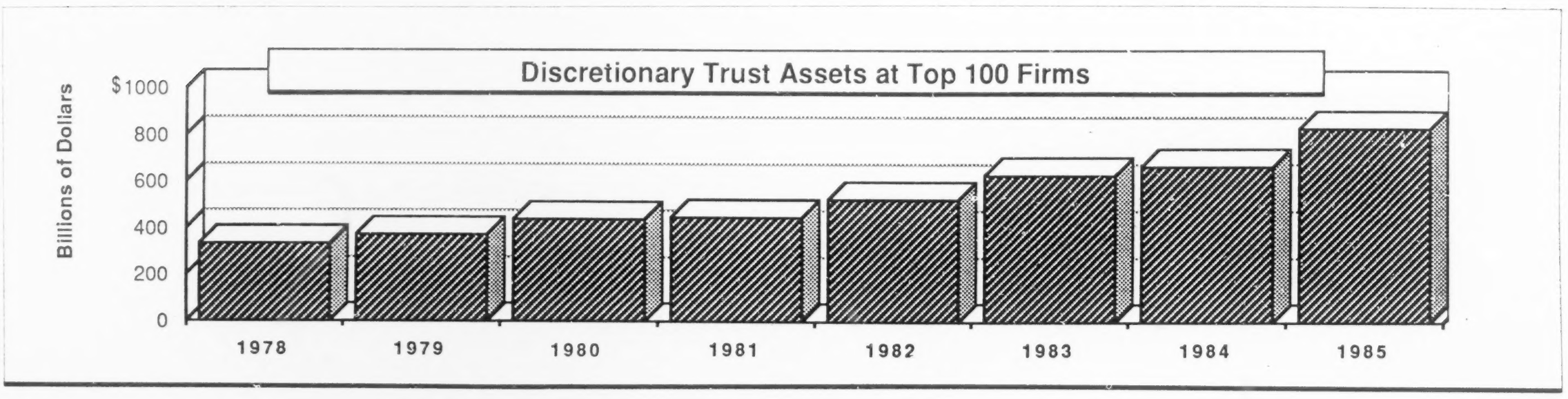
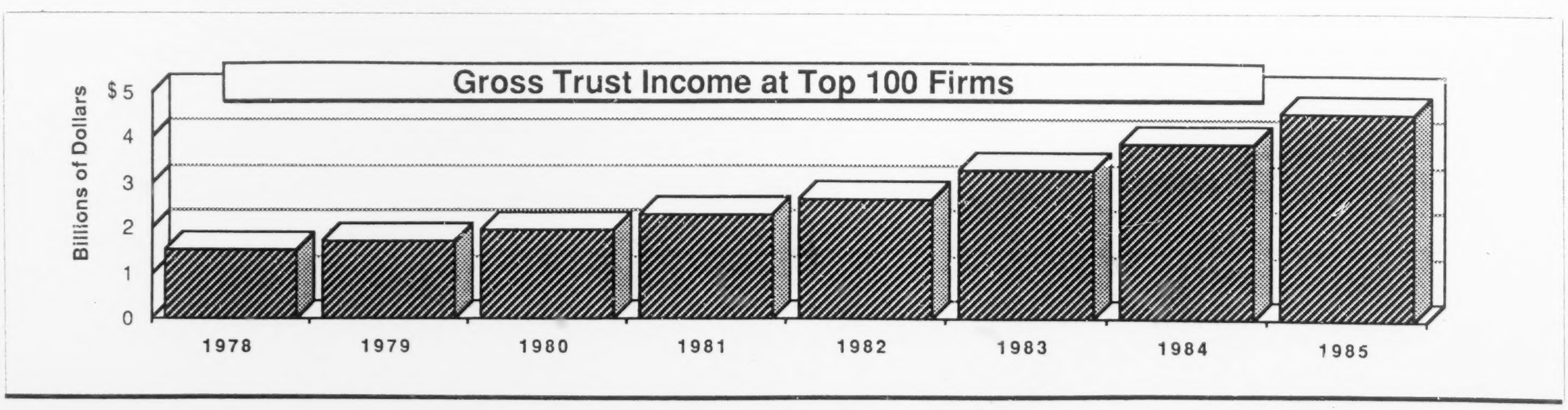
Annual Survey of the

Top 100 Firms in Trust Assets and Income

Based on discretionary trust assets and gross trust income for 1985





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Top 100 Firms in Discretionary Assets

Ranked in Order of 1985 Market Value of Discretionary Assets

Compiled by **American Banker** Copyright 1986

Rank 1985		Market Value of Discretionary Assets 1985	1984	Rank 1984	Gain in Rank	Trust Income Rank 1985	Asset Rank† 1985
1	Citicorp, New York (M)	50,057,000,000	39,041,000,000	2	+ 1	4	1
2	J.P. Morgan & Co., Inc., New York (M)	48,574,131,000	39,160,000,000	1		1	5
3	Bankers Trust New York Corp. (M)	45,489,300,000	36,922,332,000	3		3	8
4	Manufacturers Hanover Corp., New York (M)	31,754,342,000	24,905,036,382	6	+ 2	6	4
5	PNC Financial Corp., Pittsburgh (M)	30,426,159,000	27,702,085,000	4		13	26
6	Wells Fargo & Co., San Francisco (O)	29,257,724,000	14,837,212,000	10	+ 4	24	13
7	Chase Manhattan Corp., New York (M)	27,831,986,000	25,773,745,000	5		2	3
8	Mellon Bank Corp., Pittsburgh (M)	27,413,000,000	24,100,000,000	7		10	11
9	Northern Trust Corp., Chicago (M)	22,937,826,000	18,149,769,000	8		8	59
10	First Chicago Corp. (O,a)	20,410,525,000c	10,406,347,000u	15	- 5	14	10
11	Chemical New York Corp. (M)	16,298,000,000	14,744,941,000	11		17	6
12	State Street Boston Corp. (M)	15,500,000,000	11,650,000,000	14	- 2	7	68
13	Wilmington Trust Co., Del.(B)	15,262,749,000	12,607,942,000	12		45	...
14	Harris Bankcorp., Inc., Chicago (M)	14,195,617,000	15,293,063,000	9		21	48
15	First Interstate Bancorp., Los Angeles (M)	13,751,646,000	12,352,682,000	13		12	9
16	U.S. Trust Corp., New York (O)	11,676,573,000	10,073,133,000	17	- 1	11	121
17	Fiduciary Trust Co., New York (B)	11,668,846,000	8,418,630,000	21	+ 4	44	...
18	Capital Guardian Trust Co., Los Angeles (T)	11,398,069,000	10,247,523,108	16		39	...
19	BankAmerica Corp., San Francisco (M)	11,113,947,000	7,618,617,000	25	+ 6	9	2
20	Continental Illinois Corp., Chicago (M)	10,949,467,000	9,544,045,000	18		22	12
21	Bank of New England Corp., Boston (M)	10,896,952,000	6,092,766,000	35	+14	18	28
22	AmeriTrust Corp., Cleveland (O)	10,455,711,000	8,408,549,000	22		33	57
23	First Bank System, Minneapolis(M)	10,396,523,000	8,939,027,000	19		20	15
24	Security Pacific Corp., Los Angeles (O)	10,179,740,000	5,675,512,000	37	+13	16	7
25	SunTrust Banks, Inc., Atlanta (M)	10,126,988,000	.....	...		23	24
26	Bank of New York Co., Inc.(M)	9,218,461,000	7,197,841,000	26		5	27
27	American National Corp., Chicago (M,a)	9,115,977,000	6,686,165,000	30	+ 3	65	98
28	InterFirst Corp., Dallas (M)	9,008,000,000	8,883,151,000	20		19	19
29	Irving Bank Corp., New York (M)	8,952,736,000	6,409,512,000	33	+ 4	25	20
30	Boatmen's Bancshares Inc., St. Louis, Mo. (M)	8,802,308,000	5,408,993,000	39	+ 9	63	63
31	National City Corp., Cleveland (M)	8,536,676,000	8,176,516,000	24		31	37
32	Texas Commerce Bancshares Inc., Houston (M)	8,468,000,000	6,745,101,000	29		36	22
33	Centerre Bancorp., St. Louis, Mo. (M)	8,418,405,000	6,607,716,000	31		43	82
34	NBD Bancorp., Inc., Detroit (M)	8,413,542,000	6,831,536,000	27		35	31
35	Bank of Boston Corp. (M)	7,968,449,000	6,514,539,000	32		15	14
36	Manufacturers National Corp., Detroit (M)	7,747,930,000	5,877,030,000	36		59	64
37	RepublicBank Corp., Dallas (M)	7,466,123,000	6,816,777,000	28		27	17
38	First Wachovia Corp., Winston-Salem, N.C. (M)	7,198,543,000	.....	...		26	29
39	First Pennsylvania Corp., Philadelphia (O)	7,069,250,000	3,847,166,000	50	+ 11	49	76
40	Norwest Corp., Minneapolis (M)	6,596,162,000	6,153,000,000	34		28	21
41	NCNB Corp., Charlotte, N.C. (M)	6,080,658,000	5,239,746,000	41		34	23
42	CoreStates Financial Corp., Philadelphia (M)	5,980,214,000	5,271,000,000	40		62	38
43	Crocker National Corp., San Francisco (O)	5,854,768,000	8,318,211,000	23		32	25
44	Mercantile Bancorp., Inc., St. Louis, Mo. (M)	5,627,822,000	4,980,679,000	42		57	65
45	Comerica Inc., Detroit (M)	5,347,257,000	4,710,476,000	44		47	45
46	Hartford National Corp., Conn. (O)	5,108,212,000	4,742,517,000	43		38	53
47	First Wisconsin Corp., Milwaukee (M)	5,051,770,000	4,025,437,000	47		46	69
48	American Fletcher Corp, Indianapolis (O)	4,937,317,000	4,014,141,000	48		96	101
49	MCorp, Dallas (M,b)	4,643,066,000	1,578,145,673	99	+50	30	18
50	American Security Corp., Washington, D.C. (O)	4,521,403,000	3,630,038,000	51	+ 1	81	99
51	Mercantile Bankshares Corp., Baltimore (M)	4,480,595,000	3,625,625,000	52	+ 1	58	139
52	First Fidelity Bancorporation, Newark, N.J. (M)	4,294,219,000	3,187,026,000	58	+ 6	53	36
53	AmSouth Bancorp., Birmingham, Ala. (M)	4,204,310,000	2,809,531,000	63	+ 10	70	81
54	Indiana National Corp., Indianapolis (O)	4,188,661,000	3,427,035,875	54		80	93
55	United Virginia Bankshares, Inc., Richmond (O)	4,152,250,000	3,557,757,000	53		55	54
56	Marine Midland Banks, Inc., Buffalo, N.Y. (O)	4,149,183,000	3,904,832,000	49		37	16
57	Citizens & Southern Georgia Corp., Atlanta (M)	4,141,665,000	2,812,887,339	62	+ 5	42	35
58	Fleet Financial Group, Inc., Providence, R.I. (O)	4,072,293,000	2,269,994,000	71	+13	66	61
59	First Kentucky National Corp., Louisville (M)	4,054,873,000	3,234,355,000	57		76	100
60	Fidelcor, Inc., Philadelphia (M)	3,984,886,292	3,165,926,000	59		61	66
61	First Union Corp., Charlotte, N.C. (O)	3,969,946,000	1,714,744,000	90	+29	48	32
62	Sovran Financial Corp., Norfolk, Va. (O)	3,913,252,000	3,366,985,000	55		52	46
63	Society Corp., Cleveland (M)	3,841,200,000	1,806,558,000	85	+22	54	50
64	First City Bancorporation of Texas, Inc., Houston (M)	3,720,531,000	4,476,505,000	45		41	30
65	Midlantic Banks Inc., Edison, N.J. (M)	3,633,657,000	2,509,300,000	66	+ 1	68	41
66	United Banks of Colorado, Denver (M)	3,500,000,000	2,428,820,000	67	+ 1	69	85
67	Shawmut Corp., Boston (M)	3,077,799,000	2,957,000,000	60		40	55
68	Texas American Bancshares Inc., Fort Worth (M)	3,071,137,000	2,761,944,000	64		71	70
69	Banc One Corp., Columbus, Ohio (M)	2,894,582,000	2,854,638,000	61		60	40
70	Hibernia Corp., New Orleans, La. (O)	2,849,206,000	2,348,458,000	69		121	132
71	United Missouri Bancshares Inc., Kansas City (M)	2,831,597,000	2,105,496,000	79	+ 8	82	106
72	Trust Services of America, Inc., Los Angeles (T)	2,824,530,000	N.A.	...		73	...
73	BancOklahoma Corp., Tulsa (O)	2,794,829,000	2,210,219,000	74	+ 1	103	125
74	Barnett Banks of Florida, Jacksonville (M)	2,761,307,000	1,750,000,000	88	+14	67	34
75	Boston Safe Deposit & Trust Co. (B)	2,706,929,000	N.A.	...		29	...
76	Central Bancorp, Inc., Cincinnati (M)	2,696,998,000	2,210,795,000	73		89	105
77	Fifth Third Bancorp., Cincinnati (M)	2,677,541,000	2,410,105,000	68		83	136
78	Hawaiian Trust Co., Ltd., Honolulu (T)	2,650,594,000	2,161,000,000	76		88	...
79	Old Kent Financial Corp., Grand Rapids, Mich. (M)	2,599,381,000	2,110,811,000	78		93	94
80	Third National Corp., Nashville (M)	2,574,316,000	2,192,017,000	75		78	83
81	Marshall & Ilsley Corp., Milwaukee (M)	2,552,086,000	1,770,553,000	87	+ 6	51	87
82	Norstar Bancorp, Albany, N.Y. (M)	2,484,157,000	.....	...		56	49
83	Bank of California NA, San Francisco (B)	2,422,410,000	2,034,823,000	80		50	...
84	Union National Corp., Pittsburgh (O)	2,369,646,000	2,030,385,000	81		102	145
85	Horizon Bancorp., Morristown, N.J. (M)	2,234,916,000	1,721,585,000	89	+ 4	113	128
86	Toledo Trustcorp Inc., Ohio (M)	2,105,494,000	1,640,646,000	96	+10	111	127
87	Riggs National Corp., Washington, D.C. (O)	2,050,000,000	1,889,301,000	82		99	77
88	First National Cincinnati Corp. (M)	2,043,365,000	1,696,577,000	92	+ 4	91	117
89	Glenmede Trust Co., Philadelphia (T)	1,980,500,000	2,152,773,304	77		115	...
90	Bessemer Trust Co. NA, New York (T)	1,965,870,000	1,546,701,000	101	+11	64	...
91	Valley National Corp., Phoenix, Ariz. (O)	1,965,562,000	2,024,841,000	82		72	43
92	Marine Trust Co., NA, Milwaukee, Wis. (T)	1,948,604,000	1,710,671,000	91		84	...
93	Firstier Inc., Omaha, Neb. (O)	1,937,252,000	1,169,993,000	110	+17	123	147
94	Merchants National Corp., Indianapolis (O)	1,931,686,000	1,657,778,000	94		116	138
95	First Tennessee National Corp., Memphis (M)	1,931,245,000	1,649,104,000	95		105	80
96	Rainier Bancorp., Seattle (M)	1,827,706,000	1,686,394,000	93		79	52
97	First of America Bank Corp., Kalamazoo, Mich. (M)	1,803,310,000	1,394,769,000	106	+ 9	106	78
98	First Oklahoma Bancorp., Inc., Oklahoma City (O)	1,803,022,000	1,776,686,000	86		118	159
99	U.S. Bancorp., Portland, Ore. (M)	1,780,561,000	1,537,538,000	102	+ 3	74	51
100	Commerce Bancshares Inc., Kansas City, Mo. (M)	1,774,026,000	892,745,000	118	+18	104	84
	TOTALS FOR THE TOP 100 FIRMS★	**829,263,578,292**	**670,083,450,543**	**+23.8%**			

Based on American Banker's survey of the top 200 trust institutions in the nation. **Discretionary assets** are assets of accounts over which an institution is authorized-directly or indirectly-to determine what securities or other property shall be purchased or sold by, or for, the account; or makes recommendations as to what securities or other property shall be purchased or sold by, or for, the account, even though some other person may have responsibility for investment decisions. Assets of accounts over which investment discretion is shared with some other person, such as a co-trustee, are included. The data of market value of these assets is either: (1) any one date within the last 60 days of 1985 (and 1984); or (2) the date of the most recent review of each account. A footnote appears after the name of the institution to describe its type. Type of institution: **(B)** — Commercial bank; **(M)** — Multibank holding company; **(T)** — Nondeposit trust; **(O)** — One-bank holding company. **(a)**—American National Corp., Chicago, is a subsidiary of First Chicago Corp. The 1985 asset figure for First Chicago includes American National Corp., the 1984 asset figure does not. **(b)**— The 1984 data were for MBank Dallas NA, the lead bank of MCorp. The 1984 income data for MCorp were not available. **(c)**— Consolidated to include American National Corp. **(u)**— Consolidation did not include American National Corp. **(†)**— Asset rank of the holding company as of 12/31/85. **(★)**— To avoid double counting, American National Corp. 1985 assets are excluded from the total.